

ACCIDENT & HEALTH

THE GLADIATOR 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)



THE GLADIATOR ENHANCED

Personal Accident Insurance

Greater Coverage, Higher Limits and Renewal Bonus – indeed a larger than life shield for you and your family.

Accidents are unpredictable no matter how careful you are. You should enjoy every moment of your life and be assured that you have a comprehensive personal accident policy shielding you. With The Gladiator Enhanced, you are ready to face the adversity accidents throws at you.

GREAT COVERAGE

Financial Obligation Benefit

In the event of an accidental death or permanent disability, we would settle your outstanding financial obligation on your housing loan and / or motor loan up to six months repayment sum and/or the outstanding balance on your Credit Card(s) at the time of the accident. The amount payable depends on the plan selected.

Cashless Hospital Admission

In the event of an accident resulting in hospitalisation, our partner Integrated Health Plans (Malaysia) Sdn. Bhd. ("IHP") can be contacted via 1800 82 6119 (24 hrs). They will facilitate admission into or discharge from the participating hospital by providing a guarantee to the hospital concerned up to RM2,500 but subject to a maximum limit of Medical Expenses benefit of the policy.

Bereavement Allowance for Dengue Fever, Malaria, JE, SARS or Chikungunya

10% of the Capital Sum Insured will be payable in the event of death due to Dengue, Malaria, Japanese Encephalitis (JE), Severe Acute Respiratory Syndrome (SARS) or Chikungunya.

Kidnap Benefit

A lump sum of RM5,000 for necessary expenses incurred by the Insured's family and a reward offer of RM25,000 for information leading to the recovery of the Insured Person based on our verification and confirmation. In addition, the Capital Sum Insured will be paid in full if the kidnapped Insured Person is not recovered after a period of one (1) year from the day of the kidnap.

Coverage for Impotency & Infertility

10% of the Capital Sum Insured will be payable for impotency or infertility due to an accident.

Major Burn (Third degree)

In the event the Insured Person suffers third degree burns as a result of an accident, a sum up to the limit specified in the Table of Benefit will be payable.

EXPRESS FUNERAL EXPENSES PAYMENT

In the event of accidental death, Funeral Expenses of RM6,000 will be payable to the nominee upon notification of death.

INCREMENTAL IN SUM INSURED

No Claims Bonus

The Capital Sum Insured for Accidental Death and Permanent Disablement will be increased by 10% on each renewal up to a maximum of 100% if no claim has been lodged under Permanent Disablement Benefit or Double Indemnity Benefit.

Note: Not applicable for group policies.

Double Indemnity

The compensation shall be doubled in the event of an accident resulting in death or permanent total paralysis while travelling as a fare-paying passenger on any mode of public transport (includes the authorized e-hailing vehicle) or while travelling overseas.

Additional Indemnity due to Home Accident

Additional 25% of original capital sum insured will be payable in the event of an accident occurs at home resulting in death or permanent disability where the percentage compensation payable is 50% or more.

COMPREHENSIVE BENEFITS

Permanent Disablement or Death

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

Hospital Income Benefit

A daily benefit up to a maximum of 180 days is payable for the period the Insured Person is confined in a hospital for more than 12 hours for treatment of bodily injury resulting from an accident.

Reimbursement for Prosthesis & Wheelchair

In the event of permanent disablement due to an accident, the Company shall reimburse you the actual costs incurred, up to RM1,000 per accident, for the purchase of a wheelchair, artificial arm or leg and crutches as recommended by the attending specialist / physician / surgeon.

Coverage for Ambulance Fees

Reimbursement of the actual fees incurred for necessary ambulance services rendered in Malaysia to and / or from the Hospital up to a maximum of RM2,000 per accident if such Ambulance Fees are incurred as a result of an accident.

Compassionate Care

Pays RM200 per week up to maximum of RM1,000 for reasonable expenses incurred for travelling allowance and accommodation by one (1) family member to take care and / or accompany the Insured Person who is a minor not more than 12 years old during the period of hospitalisation, provided that the hospitalisation is a result of an accident.

Repatriation Benefit

Reimbursement of the actual expenses incurred up to a maximum of RM10,000 in transporting the mortal remains back to home country if the death is due to an accident while travelling outside the home country.

Coverage for Dental or Corrective Cosmetic Surgery

Reimbursement up to a maximum of RM5,000 per accident in respect of expenses incurred for Dental Correction or Corrective Cosmetic Surgery performed on the Insured Person's neck or head following injuries as a result of an accident.

Coma

The capital sum insured will be payable upon certification by a medical practitioner that the Insured has been in a coma state for 1 year due to an accident.

Snatch Theft

In the event the Insured Person is a victim out of snatch theft, a sum of RM350.00 will be compensated provided that a police report is made within 24 hours of occurrence.

Miscarriage due to Motor Vehicle Accident

Reimbursement up to RM1,000 per person per accident for medical expenses in the event the Insured Person suffers a miscarriage as a result of a motor vehicle accident, whether as a pedestrian, passenger, pillion or driver/rider.

Personal Liability

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

OPTIONAL COVER

Weekly Benefit

In the event that you are not able to perform the duties of your usual occupation, profession or business due to an accident, a weekly allowance will be payable to you up to a maximum of 52 weeks. The amount payable depends on the plan selected.

EXTENSIVE COVERAGE

- Motorcycling
- Unprovoked Murder and Assault
- Suffocation by Smoke, Poisonous Gas or Fumes
- Food or Drink Poisoning
- Intoxication of Alcohol
- Intoxication of Prescribed Drugs
- Amateur Sports
- Winter Sports
- Hunting
- Polo Playing
- Bungee Jumping
- Strike, Riot and Civil Commotion
- Insect, Snake or Animal Attack
- Drowning
- Hijacking
- Disappearance
- Exposure to Natural Elements
- Water Sports including Yachting and Water Skiing
- Natural Disasters such as Earthquake, Flood, Tsunami, etc.

EXCLUSIONS

- Insanity, Suicide, Self-inflicted Injuries
- Disease, illness, sickness, HIV, AIDS, ARC
- Racing (other than on foot), Speed Trials
- Radiation or contamination by radioactivity
- Childbirth, pre-existing physical or mental defect or infirmity
- Congenital defect, miscarriage except due to motor vehicle accident
- Provoked Murder or Assault

- While Committing Unlawful Act
- Flying as a pilot or crew member in any aircraft
- Riding / Driving without a Licence
- Professional sports
- Martial Arts, Boxing, Aerial Activities
- Liability Assumed by Agreement, Employer's Liability, Occupier's Liability, Liability in connection with the use of Aircraft, Motor Vehicle
- War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, mutiny, popular uprising

HASSLE-FREE PAYMENT

Easy Payment

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

EXCLUDED OCCUPATION

- Diver
- Police, Army / Military and Law Enforcement Officers
- Aircraft Testers, Pilots or Crews
- Seamen and Sea Fishermen
- Racing Drivers
- Jockeys
- Oil Rig Workers
- Sawyers and Timber Logging Workers
- Firemen
- War Correspondents
- Steeplejacks
- Stevedores
- Persons engaged in demolition of building
- Persons engaged in ambulance services
- Woodworking Machinists
- Explosive Handlers
- Underground Tunnelling and Mining
- Professional Sports Team
- Professional Entertainers

ELIGIBILITY

Eligible Age : 30 days to 65 years old (Renewable up to 75 years old)

Provided that:

- * Children 30 days to 12 years old are eligible for plan up to RM50,000 (without Weekly Benefit)
- * Children 13 to 17 years old are eligible for plan up to RM100,000 (without Weekly Benefit)

Classification 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.

Important Notes:

- * Housewives or Retiree are not entitled to Weekly Benefit
- * Only One Plan is allowed per Insured Person
- * For Group policies, subject to Conveyance Limit of RM10 million for any one accident.

TABLE OF

Benefit	Plan	TGE1 (RM)	TGE2 (RM)
Death		50,000	100,000
Permanent Disablement		50,000	100,000
Double Indemnity		100,000	200,000
Additional Indemnity on Home Accident		12,500	25,000
Financial Obligation			
Blood Transfusion		5,000	10,000
Compassionate Care			
Dental or Corrective Cosmetic Surgery		5,000	5,000
Personal Liability		75,000	150,000
Medical Expenses (Including Dengue, Malaria, JE, SARS, Zika or Chikungunya)		3,500	4,500
• Traditional Treatment - RM50 per visit up to max. RM500 per accident			
Bereavement Allowance (Dengue, Malaria, JE, SARS, Zika or Chikungunya)		5,000	10,000
Hospital Income (up to 180 days)		75	75
Weekly Benefit (up to 52 weeks)		50	75
Reimbursement of Prosthesis/Wheelchair		1,000	1,000
Miscarriage (due to motor accident)		1,000	1,000
Kidnap Benefit			
- Expenses		5,000	5,000
- Reward		25,000	25,000
Major Burns (3rd degree)		5,000	5,000
Impotency or Infertility		5,000	10,000
Ambulance Fees		2,000	2,000
Funeral Allowance (due to accident)		6,000	6,000
Repatriation Expenses		10,000	10,000
Snatch Theft Compensation		350	350
*Annual Premium With Weekly Benefit (RM)			
Class 1 and 2 Occupation		136.00	206.00
Class 3 Occupation		186.00	286.00
*Annual Premium Without Weekly Benefit (RM)			
Class 1 and 2 Occupation		96.00	166.00
Class 3 Occupation		156.00	256.00

*Subject to 8% Service Tax and RM10.00 Stamp Duty

BENEFITS

TGE3 (RM)	TGE4 (RM)	TGE5 (RM)	TGE6 (RM)	TGE7 (RM)	TGE8 (RM)
150,000	200,000	300,000	500,000	750,000	1,000,000
150,000	200,000	300,000	500,000	750,000	1,000,000
300,000	400,000	600,000	1,000,000	1,500,000	2,000,000
37,500	50,000	75,000	125,000	187,500	250,000
10% of Capital Sum Insured or RM50,000 whichever is lower					
15,000	20,000	30,000	50,000	75,000	100,000
200 per week up to 1,000					
5,000	5,000	5,000	5,000	5,000	5,000
225,000	300,000	450,000	750,000	1,125,000	1,500,000
5,500	6,500	7,500	8,500	9,500	10,000
15,000	20,000	30,000	50,000	75,000	100,000
75	100	100	175	175	225
100	125	150	250	375	500
1,000	1,000	1,000	1,000	1,000	1,000
1,000	1,000	1,000	1,000	1,000	1,000
5,000	5,000	5,000	5,000	5,000	5,000
25,000	25,000	25,000	25,000	25,000	25,000
5,000	5,000	5,000	10,000	10,000	10,000
15,000	20,000	30,000	50,000	75,000	100,000
2,000	2,000	2,000	2,000	2,000	2,000
6,000	6,000	6,000	6,000	6,000	6,000
10,000	10,000	10,000	10,000	10,000	10,000
350	350	350	350	350	350
276.00	356.00	476.00	816.00	1,096.00	1,436.00
396.00	546.00	796.00	N/A	N/A	N/A
216.00	286.00	396.00	636.00	896.00	1,186.00
366.00	496.00	746.00	N/A	N/A	N/A

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



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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 The Gladiator 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.