



Secure Shield

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet and the Proposal Specially Designed For You before You decide to take out this product. Be sure to also read the general terms and conditions.

1. What is this product about?

This product is a non-participating insurance plan that offers protection until You reach Age 80, and no medical check-up is required. Upon maturity of this Policy, Maturity Benefit will be payable.

2. What is the cover / benefits provided?

This product covers:

- Death Benefit

Policy Year	Death Benefit
1 and 2	<ul style="list-style-type: none">In the event the Insured dies due to non-Accidental causes, the Death Benefit payable is equivalent to the Total Premium Paid.In the event the Insured dies due to an Accident, the Death Benefit payable is equivalent to highest of the following values:<ul style="list-style-type: none">(a) Basic Sum Insured;(b) Total Premium Paid; or(c) Guaranteed Cash Value.
3 onwards	<ul style="list-style-type: none">In the event the Insured dies, the Death Benefit payable is equivalent to highest of the following values:<ul style="list-style-type: none">(a) Basic Sum Insured;(b) Total Premium Paid; or(c) Guaranteed Cash Value.

- Accidental Death Benefit – additional MYR <<200% Basic Sum Insured>> is payable if death is due to Accidental causes.
- Death due to Vaccination Side Effects – additional MYR <<20% Basic Sum Insured>> is payable if death is due to Vaccination Side Effects.
- Death Happens during Hospitalisation in Isolation Ward – additional MYR <<20% Basic Sum Insured>> is payable if death happens during Hospitalisation in Isolation Ward.
- Daily Hospital Income Benefit due to Accident – provides daily income MYR 50 in the event of hospitalisation due to Accident, subject to a maximum of 30 days per Policy Year.
- Maturity Benefit – You will receive Maturity Benefit amounting to MYR <<80% Total Premium Paid>> less any Indebtedness upon maturity of this Policy.

Duration: Term of the contract: 99 years.

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The premium that You have to pay for this Policy is guaranteed.

- The estimated total premium that You have to pay: MYR 9,999.99 annually
- Premium duration: 99 years.
- Grace period: You are given a grace period of 31 days from the date of Your premium due to make Your premium payment. If premiums are not paid after grace period, Your Guaranteed Cash Values (if any) will be used to pay future premium through automatic premium loan. If the Guaranteed Cash Values are not enough to pay for such outstanding premiums or any Indebtedness, Your Policy will cease to be in force.

4. What are the fees, charges and taxes that I have to pay?

Commission payable to intermediaries is borne by You and paid from Your premium. The commission payable varies according to the premium amount. The percentage of the premium deduction for commission is as follows:

Policy Year	1	2	3	4	5	6	7 and above
% of Total Premium	99.99%	99.99%	99.99%	99.99%	99.99%	99.99%	-
Actual Amount (RM)	99,999.99	99,999.99	99,999.99	99,999.99	99,999.99	99,999.99	-



Secure Shield

PRODUCT DISCLOSURE SHEET

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - all material facts such as Age and gender must be stated correctly.
- Free-look period - You may cancel Your Policy by returning the Policy within 15 days from the date of Your receipt of this Policy. The premiums that You have paid will be refunded to You.
- Implication of switching Policy to another insurer - One of the main disadvantages is new term and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under this plan.

6. What are the major exclusions under this product?

Coverage benefits will not be payable if:

- Death was due to suicide while sane or insane within 12 months from the Issue Date or any date of reinstatement, whichever is later.
- Accidental Death Benefit and Daily Hospital Income Benefit due to Accident shall not be payable if the injury or loss of the Insured resulting from:
 - (a) any self-inflicted injury or suicide, while sane or insane;
 - (b) disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of Accidental Bodily Injury);
 - (c) taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation);
 - (d) the attempt or commission of assault or any unlawful act by the Insured;
 - (e) service in the armed forces in time of declared or undeclared war or while under orders for warlike operations or making an arrest as an officer of the law;
 - (f) participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
 - (g) pregnancy, childbirth, miscarriage or any of their consequences;
 - (h) pre-existing physical or mental defect or infirmity;
 - (i) any act due to strike, riot and civil commotion;
 - (j) any pre-existing or recurring, injury, disease, illness or disablement which the Insured suffered prior to Issue Date or any date of reinstatement of this Policy, whichever is later; or
 - (k) participation in hazardous activities like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any form of racing other than on foot, or any speed or endurance contest.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this plan.

7. Can I cancel my Policy?

You may cancel Your Policy by giving Us a written notice. However, buying a life Policy is a long-term financial commitment. If You do not pay Your premiums within the grace period (31 days from the premium payment due date), Your plan may cease to be in force unless Your Policy has acquired Guarantee Cash Value. The Guaranteed Cash Value that You will receive when You cancel this Policy before the Maturity Date will be much less than the total amount of premium that You have paid.

Note: Please refer to non-forfeiture provision in the Policy Contract for detail.

8. What do I need to do if there are changes to my contact details?

Please notify Us of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

Should You require additional information about life insurance, please refer to the insuranceinfo booklet on 'Life Insurance', available at all Our branches or You can obtain a copy from Your insurance agent or visit www.insuranceinfo.com.my.

If You have any enquiries, please contact Us at:

Generali Life Insurance Malaysia Berhad
200601003992 (723739-W)
Generali Customer Service Centre
Level 1, Menara Generali, 27, Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia
Telephone: 1 300 13 2121 or +603 3007 2121
Email: customer.service.life@generali.com.my



Secure Shield

PRODUCT DISCLOSURE SHEET

10. Other similar types of cover available:

Please ask Us for other similar types of plans offered.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at [DD/MM/YYYY](#).