

## **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 offers insurance protection until You reach Age 80. It pays a lump sum death benefit if death occurs during the term of the plan.

**2. What is the cover / benefits provided?**

This product covers:

- Death – MYR<<Basic Sum Insured>>

Duration: Premature death or 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](http://www.pidm.gov.my)).

**3. How much premium do I have to pay?**

The premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements.

- The estimated total premium that You have to pay: MYR 99,999.99 annually.
- Premium duration: 99 years.
- Grace period: You are given an additional 31 days of grace period after the due date to make Your premium payment.

**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	99.00%	99.00%	99.00%	99.00%	99.00%	99.00%	99.00%

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the Age 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 (less any medical fees incurred) 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 plan?**

Your nominee will not receive any money if:

- Death was due to suicide within 1 year from the issue date or any date of reinstatement, whichever is later.

*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 plan?**

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 lapse unless Your Policy has acquired cash value. The cash value that We will pay You when You cancel this Policy before the maturity period 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 if there are any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

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**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](http://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](mailto:customer.service.life@generali.com.my)

**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](#).