



A YEARLY RENEWABLE SME GROUP TERM LIFE (GTL) ASSURANCE QUOTATION

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 policy offers insurance protection for 1 year and it is yearly renewable. It pays:

- the Sum Assured of Death benefit if an insured member dies due to any causes during the policy term.
- the Sum Assured of Total and Permanent Disability (TPD) benefit if an Assured Member is totally and permanently disabled prior to age 70. Upon payment of this benefit, the Sum Assured of death benefit will be reduced by the amount paid.
- the Sum Assured of Partial and Permanent Disablement (PPD) benefit, provided the PPD occurs prior to age 66. Upon payment of this benefit, the Sum Assured of death benefit will be reduced by the amount paid.
- the Sum Assured of Terminal Illness (TI) benefit upon diagnosis of a covered terminal illness prior to age 70. Upon payment of this benefit, the Sum Assured of death benefit will be reduced by the amount paid.
- the Sum Assured of Funeral benefit if an Assured Member dies due to any causes during the Policy term.

2. What are the covers / benefits provided?

This policy covers:

- Death due to All Causes* - RM 999,999
- Total and Permanent Disability ("TPD") - Accelerating Death* - RM 999,999
- Partial and Permanent Disability ("PPD") - Accelerating Death* - RM 999,999
- Terminal Illness ("TI") - Accelerating Death* - RM 999,999
- Funeral Benefit - Additional* - RM 999,999

Duration: Term of the Contract: 1 year.

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

Nil.

4. 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 initial lump sum premium you have to pay - RM 999.00

Premium rates are not guaranteed and may change upon renewal.

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

- Importance of disclosure - you must disclose all material facts such as medical condition and job description, and state your age correctly.

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

Generali Life Insurance Malaysia Berhad 200601003992 (723739-W)

Generali Customer Service Centre

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6. What are the major exclusions under this policy?

Policy Owner will not receive any money if:

- TPD was due to any self-inflicted injury while sane or insane; any act due to war, declared or not; or military, naval or air service for any country at war, declared or not; or flying in a aircraft except as an ordinary fare paying passenger on a public licensed air service.

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

7. Can I cancel my policy?

You may cancel your Policy by giving Us a written notice. Upon cancellation, you are entitled to a certain amount of refund of the premium provided that you have not made a claim on the Policy.

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

Please contact Us if there are any changes 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' and 'Medical & Health Insurance', available at all Our branches or You can obtain a copy from Your Sales Personnel 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
E-mail: customer.service.life@generali.com.my

10. Other similar types of cover available:

Please ask Us for other similar types of plans offered.

BUYING LIFE INSURANCE COVERAGE IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF INSURANCE COVERAGE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE COVERAGE AND DISCUSS WITH YOUR SALES PERSONNEL 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](#).