

PROTECTION

SECURE SHIELD

Secure your protection for now and future



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 Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).



No matter what stage of life you are in, it is always important to safeguard yourself and your loved ones, to stay financially secure should unforeseen circumstances happen to you.

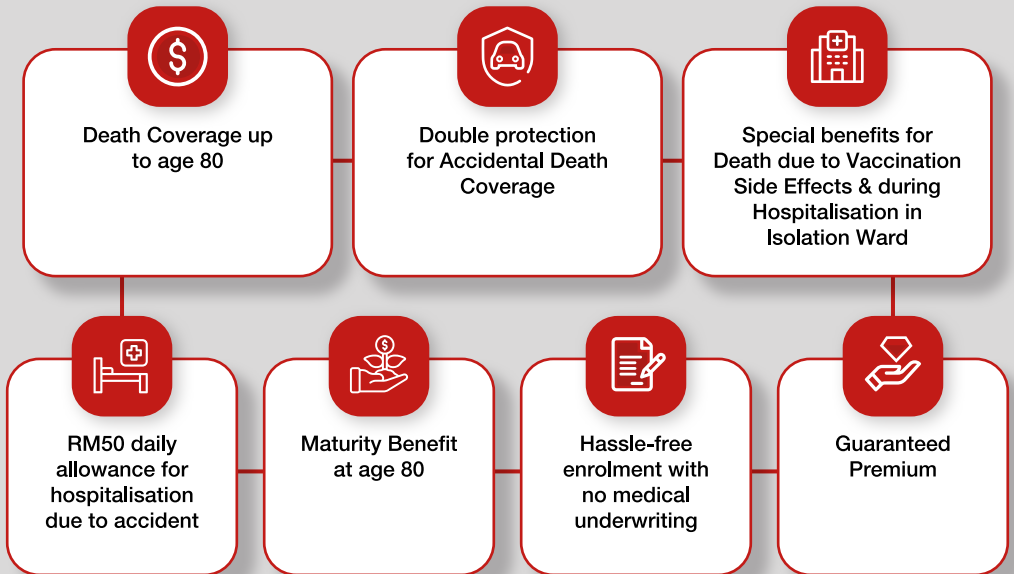
Introducing **Secure Shield**, a specially designed insurance plan that assures you with guaranteed protection at a guaranteed premium. You do not have to worry about future inflation that may inflate your premium. We assure you that your premium will remain the same throughout the policy duration!

Aside from death coverage due to all causes, **Secure Shield** provides double protection in the event of accidental death. Furthermore, it offers special benefits like no other - additional coverage for Death due to Vaccination Side Effects and Death during Hospitalisation in Isolation Ward.

Not only do we focus on the protection against the major mishaps in life, **Secure Shield** also protects you against the little hiccups such as hospitalization due to accident, by providing you daily allowance to support your living expenses, so you can focus on your recovery.

Sign up for **Secure Shield now! Enjoy hassle-free enrollment, without the need of going through medical check-up.** 

Benefits At A Glance



Benefits Description

1. Hassle-free enrolment with no medical underwriting

You can get protection with Secure Shield regardless of your health condition with simple and easy enrollment process, without going through medical check-ups and medical questionnaires.

2. Death Coverage

Your family will receive the Death Benefit in the event an unfortunate event happens to you:

Policy Year	Death Due To	Death Benefit Payable
1 and 2	Non-Accidental Causes	Total Premium Paid
	Accidental Causes	Highest of: i) Basic Sum Insured; ii) Total Premium Paid; or iii) Guaranteed Cash Value
3 onwards	All Causes	Highest of: i) Basic Sum Insured; ii) Total Premium Paid; or iii) Guaranteed Cash Value

3. Additional Death Coverage

The following benefit will be payable in addition to the Death Benefit:

Death	Benefit Payable
Due to accident ¹	200% of the Basic Sum Insured
Due to vaccination side effects ²	20% of the Basic Sum Insured
Happens during hospitalisation in isolation ward ³	20% of the Basic Sum Insured

4. Daily Allowance for Hospitalisation due to Accident

Providing RM50 daily allowance if you are hospitalised due to an accident⁴, up to 30 days per policy year or until the termination of your policy, whichever is earlier.

5. Maturity Benefit

Celebrating the maturity of your policy at age 80, 80% of the total premium paid will be payable⁵ less any indebtedness.

6. Guaranteed Premium

With Secure Shield, not only can you enjoy the guaranteed benefits, we also assure you that your premium maintains the same throughout the policy term.

¹ Accident must occur prior to age 75, and subject to RM1,000,000 per life.

² Death due to side effects or complications arising from the vaccination of communicable diseases requiring quarantine by law. The side effects or complications must arise within 30 days from date of vaccination.

³ If death occurs during hospitalisation in isolation ward, the confinement in the isolation ward must be a mandatory quarantine required by law or prescribed by the Ministry of Health, Malaysia.

⁴ Accident must occur prior to age 75, and upon admission into a hospital as an in-patient for a minimum period of 6 continuous hours and within 24 hours from the date of the accident.

⁵ Provided that the policy is still in force, the insured is alive at the Maturity Date, and all premiums are paid up to date.



How It Works?

Samuel aged 55 is a male non-smoker.

He is a sole breadwinner and purchases **Secure Shield**.

He pays annual premium of **RM9,040** for **Secure Shield** with **RM100,000** Sum Insured.

Samuel is covered for:



Death Benefit:
RM100,000⁶



Accidental Death Benefit:
Additional payout of
RM200,000



**Death due to Vaccination
Side Effects Benefit:**
Additional payout of RM20,000



**Death Happens during
Hospitalisation in Isolation Ward:**
Additional payout of RM20,000



**Daily Allowance for Hospitalisation
due to Accident:**
RM50 per day, up to RM1,500 per
policy year

Samuel is also provided with:



Maturity Benefit:
RM180,800 at age 80

Note:

The examples above are used for illustrative purposes only. Terms and conditions apply.

⁶ Assume that death happens after 3rd policy year and the highest amount payable is Basic Sum Insured.

Frequently Asked Questions

1. Who can be insured under Secure Shield?

Anyone aged between 30 years old and 70 years old (age last birthday).

2. How long is the coverage?

Secure Shield covers you up to age 80.

3. How long do I need to pay the premiums?

Premiums are payable throughout the entire duration of the plan. You can pay your premiums monthly, quarterly, half-yearly or yearly.

4. Are the premiums payable guaranteed?

Premiums are level and guaranteed throughout the policy term.

5. Can I surrender my policy?

Yes, you may surrender your policy. Upon surrender, you will receive Guaranteed Cash Value, less any indebtedness. However, it may not be to your advantage if you surrender your policy, you may get back lesser than the total amount of premium that you have paid.

6. How do I make a claim?

Call us at 1 300 13 2121 or +603 3007 2121 from Monday to Friday between 8:45 am and 5:00 pm (except public holidays). We will make things as easy as possible for you.

Important Notes

We believe it is important that you fully appreciate and understand all the benefits and charges under this plan.

1. This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W) (“We/ Us/ Our”), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
2. Secure Shield is a non-participating insurance plan which provides coverage for death up to age 80. Additional benefit is payable if death is caused by an accident (prior to age 75), vaccination side effects or during hospitalisation in isolation ward. This plan also comes with daily hospital allowance due to accident (prior to age 75).
3. You should ask for and study the sales illustration pertaining to your policy.
4. You should satisfy yourself that this plan will best serve your needs and that the premium payable is an amount you can afford.
5. This plan does not have a Guaranteed Cash Value upon surrender unless it is in its 3rd Policy Year onward, and the premiums are paid up to date.
6. You are given 31 days of grace period after the due date to make your premium payment. Your Policy will continue to be in force during this grace period. If your premium is still unpaid at the end of the 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.
7. If you are not completely satisfied with the policy, you may cancel your policy by returning the policy within 15 days from the date of your receipt of this policy contract provided no claim has been made. We will then refund to you any premiums that have been paid immediately after such request for cancellation has been received by Us less any indebtedness.
8. Buying a regular premium life policy is a long-term commitment and it is not advisable to hold your policy for a short period of time in view of the high initial costs. If you terminate your policy, you may get back less than the amount you have paid.
9. This insurance plan does not cover:
 - a. Death due to suicide while sane or insane within 12 months from the issue date or any date of reinstatement, whichever is later.
 - b. Accidental Death Benefit or Daily Hospital Income Benefit due to Accident if the injury or loss of the Insured resulting from:
 - i. any self-inflicted injury or suicide, while sane or insane;
 - ii. disease or infection of any kind (unless the bacterial infections occur in connection with or as a consequence of accidental bodily injury);
 - iii. taking poison, drugs not prescribed by Medical Practitioner, alcohol, sedatives, or inhaling gas (except from hazard incidental to occupation);
 - iv. the attempt or commission of assault or any unlawful act by the Insured;
 - v. 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;

Important Notes

- vi. participation in any airborne activities other than as a fare-paying passenger on a public licensed air service;
- vii. pregnancy, childbirth, miscarriage or any of their consequences;
- viii. pre-existing physical or mental defect or infirmity;
- ix. any act due to strike, riot and civil commotion;
- x. 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
- xi. 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 as well as the terms and conditions under this plan.

10. This brochure contains only general information about the product and does not in any way represent a policy. For a detailed description of the terms and conditions and exclusions of the product, please refer to the product disclosure sheet, sales illustration and official policy contract issued by Us.

Our comprehensive range of insurance plans to meet your financial needs at every stage of your life:

PROTECTION

MEDICAL

SAVINGS

INVESTMENT-LINKED

Generali Life Insurance Malaysia Berhad

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