

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your insurance.

Other customers have read this PDS and found it helpful;
you should read it too.



Date:

1 What is Medic SME?

Medic SME is Group Medical Plan that covers for hospitalisation and surgical expenses arising from illnesses and injuries covered under the policy with optional plan for clinical / outpatient benefits. This policy is designed for companies with a minimum of 5 employees and up to 150 active service employees.

2 Know Your Coverage

As an illustration, for an annual premium of **RM 375.47** per employee, those who select **Plan MS160** under the Hospitalisation and Surgical Insurance Plan will receive the following **coverage**:

This policy covers :	This policy excludes :
<ol style="list-style-type: none">1. Hospital Room & Board (daily limit up to 180 days) – RM1602. Intensive Care Unit (maximum 45 days) – As charged3. Surgical Fees (inclusive of second surgical opinion) – As charged4. Anaesthetist Fees – As charged5. Operating Theatre Fees – As charged6. In-Hospital Physicians Visits (maximum 2 visits per day, maximum up to 180 days) – As charged7. Hospital Services & Supplies – As charged8. Pre-Hospital Diagnostic Tests (within 60 days) – As charged9. Pre-Hospital Specialist Consultation (within 60 days) – As charged10. Post-Hospitalisation Treatment (within 60 days) – As charged11. Emergency Outpatient Accidental Treatment (within 24 hours up to 30 days) – As charged12. Accidental Dental Treatment (within 24 hours up to 30 days) – As charged13. Ambulance Fee – As charged14. Home Nursing Care – As charged15. Outpatient Physiotherapy Treatment – As charged16. Daycare Procedure – As charged17. Outpatient Cancer Treatment – As charged18. Outpatient Kidney Dialysis Treatment – As charged19. Daily Cash Allowance at Malaysian Government Hospitals (maximum 180 days) – RM100 per day20. Medical Report Fees – RM10021. Overall Annual Limit (per person) – RM30,00022. Accidental Death Benefits – RM10,000	<ul style="list-style-type: none">• Pre-existing illness for first 12 months of cover.• Specified illnesses occurring during the first 120 days of continuous cover.• Non-accidental injuries occurred with first 30 days of insurance.• Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.• Psychotic, mental or nervous disorders <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions under this policy.</p>
By paying an additional premium of RM589.62 per employee , you can expand the coverage to include: <ul style="list-style-type: none">• Plan MSC under the <u>Clinical / Outpatient Insurance Plan</u> (For more details, refer to brochure Brochure Generali Malaysia)	
The duration of coverage is 12 months. You need to renew your policy annually.	

If you have any questions or require assistance on your insurance coverage, you can:



Call us at
1300 13 2121 or
+603 3007 2121



Visit us at:
[Medic SME |](#)
[Generali Malaysia](#)



Email us at:
customer.service.gi@general.com.my



Scan the QR
code above

BNMLINK information for complaints / enquiries:

4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel: 1-300-88-5465
(Overseas: +603 2174 1717)
BNMLINK Webpage:
bnm.gov.my/BNMLINK

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).

3 Know Your Obligations

For this insurance policy, you must pay a premium (including MCO Fee*):	
Standard cover (Hospitalisation and Surgical Insurance Plan)	RM375.47 (annually)
Additional Cover (Clinical/Outpatient Insurance Plan)	RM589.62 (annually)
Total premium you must pay is RM965.09	
You also have to pay the following fees and charges:	
Stamp duty	RM 10
Commission (Only applies if the product is sold through an intermediary)	10% of premium or RM96.51
Service Tax	8% of premium or RM77.21

*This refers to Managed Care Organization engaged by us to assess, administer and manage the claims arising from this plan.

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.

4 Other Key Terms

- You must provide complete and accurate information in the proposal form.
- You must disclose all material facts you know or should know, including personal activities that may affect the risk profile.
- You must notify us immediately within 30 days of any disability that incurs claimable expenses by providing written notice, along with all original bills, receipts and physician's report & other relevant documents.
- Minimum Group Size – 5 active service employees for Hospitalisation and Surgical Plan.
- Person Eligible:**
 - Insured persons who aged between 16 to 65, with the policy renewable up to age 70 (last birthday).
 - Children aged from 30 days to 19 years (last birthday), or up to 23 years if they are full-time students.
- Premium rates are not guaranteed. We may change the premiums in future based on our overall experience in underwriting this class of business. Any changes of premium will be notified and made on your policy anniversary.

Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.

? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, we will return the rateable proportion of the premium in respect of the unexpired period of insurance provided no claim has been made.