

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 Clinical / Outpatient Insurance Plan?

Clinical / Outpatient Insurance Plan is an optional rider under Medic SME. It covers for the medical charges for consultation, medicine, injection, diagnostic test and procedures performed within and outside Malaysia.

2 Know Your Coverage

As an illustration, for an annual premium of **RM589.62** per employee, those who select **Plan MSC** under the Clinical / Outpatient Insurance Plan will receive the following **coverage**:

This policy covers :	This policy excludes :
<p>Benefits applicable within Malaysia</p> <ol style="list-style-type: none"> General Practitioner (GP) visit in Panel Clinic – As charged with medical card General Practitioner (GP) visit in Non-Panel Clinic - RM40 per day Outpatient Specialist Care - upon referral by Panel GP only – RM1,200 per policy year <p>Benefits applicable outside Malaysia</p> <ol style="list-style-type: none"> General Practitioner (GP) visit – RM60 per day Outpatient Specialist Care - upon referral by GP only – RM150 per day 	<ul style="list-style-type: none"> Surgical, mechanical or chemical contraceptive methods of birth control, and hormone therapy Pregnancy, childbirth (including delivery), pre-natal, postnatal care, abortion, infertility and miscarriage Suicide, attempted suicide, self-inflicted injury or overdose of any kind intentional or otherwise 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>

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@generali.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 optional rider policy, you must pay a premium (including MCO Fee*):	
Standard cover (Clinical/Outpatient Insurance Plan)	RM589.62 (annually)
Additional Cover	N/A
Total premium you must pay is RM589.62	
You also have to pay the following fees and charges:	
Stamp duty	N/A
Commission (Only applies if the product is sold through an intermediary)	10% of premium or RM58.96
Service Tax	8% of premium or RM47.17

*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 – More than 10 active service employees for Clinical 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.