

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 Smart SME Plus?

Smart SME Plus is Group Medical Plan that covers hospitalisation and surgical expenses arising from illnesses and injuries covered under the policy with an optional plan for clinical benefits. This policy is designed for companies with a minimum of 10 employees and up to 150 employees (fall under class 1 to 3 occupation, please refer to the brochure available at [Brochure | Generali Malaysia](#)).

2 Know Your Coverage

As an illustration, for an annual premium of **RM633** per employee, those who select **Cashless Plan 4 - 160** under the Hospitalisation and Surgical Benefit 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) – RM160 2. Intensive Care Unit (maximum 30 days) – As charged 3. Hospital Supplies and Services – As charged 4. Surgeon Fee – As charged 5. Anaesthetist Fees – As charged 6. Operating Theatre Charges – As charged 7. Daily In-Hospital Physicians Visits (maximum 180 days) – As charged 8. Pre-Hospital Diagnostic Tests (within 60 days before hospital confinement) – As charged 9. Pre-Hospital Specialist Consultation (within 60 days before hospital confinement) – As charged 10. Second Surgical Opinion (within 60 days before hospital confinement) – As charged 11. Post-Hospitalisation Treatment (within 60 days before hospital confinement) – As charged 12. Emergency Accidental Outpatient Treatment (within 24 hours of the accident, with follow-up up to 60 days) – As charged 13. Accidental Dental Treatment (within 24 hours of the accident, with follow-up up to 14 days) – As charged 14. Out-Patient Cancer Treatment – As charged 15. Out-Patient Kidney Dialysis Treatment – As charged 16. Daycare Procedure – As charged 17. Ambulance Charge (by road) – As charged 18. Government Service Tax 19. Government Hospitals Daily Cash Allowance (maximum 180 days) – RM100 20. Emergency Sickness Treatment (10pm – 8am) – RM100 21. Medical Report Fee Reimbursement – RM80 22. Emergency Medical Evacuation – RM10,000 <p>Overall Annual Limit (per person) – RM35,000</p>	<ul style="list-style-type: none"> • Pre-existing illness for first 12 months of cover. • Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions • Any medical or physical conditions arising within the first 30 days from the Insured Person's coverage effective date or reinstatement Date, whichever is latest except for accidental injuries. • 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>

23. Funeral Expenses – RM10,000	
By paying an additional premium of RM675 per employee , you can expand the coverage to include: <ul style="list-style-type: none"> • <u>Clinical Benefits</u> (For more details, refer to brochure Brochure Generali Malaysia) 	
The duration of coverage is 12 months. You need to renew your policy annually.	
<p>If you have any questions or require assistance on your insurance coverage, you can:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Call us at 1300 13 2121 or +603 3007 2121</p> </div> <div style="text-align: center;">  <p>Visit us at: Smart SME Plus Generali Malaysia</p> </div> <div style="text-align: center;">  <p>Email us at: customer.service.gi@general.com.my</p> </div> <div style="text-align: center;">  <p>Scan the QR code above</p> </div> </div>	<p>BNMLINK information for complaints / enquiries:</p> <p>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</p>

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 of:	
Standard cover (Hospitalisation and Surgical Insurance Plan)	RM633 (annually)
Additional Cover (Clinical/Outpatient Insurance Plan)	RM675 (annually)
Total premium you must pay is RM1308	
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 RM130.80
Service Tax	8% of premium or RM104.64

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.
 - **Person Eligible:**
 - Insured persons and a legally married spouses who aged between 18 to 65 (next birthday), with the policy renewable up to age 70 (next birthday).
 - Unmarried child who aged at least 15 days, financially dependent upon the Insured, and maximum up to 24 years old (next birthday).
 - 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.