

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 Benefits?

Clinical Benefits is an optional rider under Smart SME Plus. It covers for the medical charges for consultation, medicine, injection, diagnostic test and procedures performed at both panel General Practitioner (GP) and Specialist (SP) within Malaysia.

2 Know Your Coverage

As an illustration, for an annual premium of **RM675** per employee, those who purchase the Clinical Benefits will receive the following coverage:

This policy covers :			This policy excludes :	
No	Benefits	(RM)	<ul style="list-style-type: none"> • More than 1 out-patient consultation per day to a general practitioner or specialist • Cost of prescribed medicine without consultation • Hormone therapy • 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>	
1	Out-patient General Practitioner Clinical Treatment	As charged, at Generali Panel Clinic		
	Routine Consultation			
	Medication			
	Injection			
	Out-patient Surgical Procedures			
	Preventive Screening – Pap Smear (once per policy year)			
	Diagnostic Lab / X-Ray Procedure			
	Limit per visit			Unlimited
	Number of visits per year per insured			Unlimited
Co-payment	Nil			
Overseas Treatment (limit per visit)	50			
2	Out-patient Specialist Treatment	With Panel GP Referral		
	Consultation			
	Medication			
	Injection			
	Out-patient Surgical Procedures			
	Diagnostic Lab / X-Ray Procedure			
	Limit per visit		Unlimited	
	Number of visits per year per insured		Unlimited	
	Co-payment		Nil	
Limit per annum	1,200			
Overseas Treatment (limit per visit)	150 (Without GP Referral)			

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 optional rider policy, you must pay a premium of	
Standard cover (Clinical/Outpatient Insurance Plan)	RM675 (annually)
Additional Cover	N/A
Total premium you must pay is RM675	
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 RM67.50
Service Tax	8% of premium or RM54.00

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 – 10 active service employees for Clinical Benefits.
- **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.