



Generali Insurance Malaysia Berhad

Reg No: 197501002042 (23820-W)

Generali Customer Service Centre

Level 1, Menara Generali,

27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.

Tel: 1 300 13 2121 or +603 3007 2121 Email: customer.service.gi@generali.com.my

www.generali.com.my

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

Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

JOM LOKAL TRAVEL PERSONAL ACCIDENT

IMPORTANT NOTICES

1. This is Your **Jom Lokal Travel Personal Accident Policy**. This Policy is issued by Us in consideration of the premium paid or to be paid to Us as specified in the Certificate of Insurance and contains the terms and conditions of the contract of insurance as agreed between You and Us. Please read this Policy carefully to ensure that You understand the terms and conditions and that the insurance You require is being provided. If You have any questions after reading this Policy, please contact Us or Your insurance advisor. If there are any changes in Your circumstances which may affect the insurance provided, please notify Us immediately. If You do not, You may not receive any or some of the Benefits set out in this Policy.
2. Please keep this Policy in a safe place. If there are any amendments to the terms and conditions, We will send You a new Schedule or an Endorsement only. Do contact us if You would like another copy of this Policy or a copy of this Policy in Bahasa Malaysia; We will be happy to provide one.
3. In deciding to issue this Policy, We have relied on the answers and information given when application was made for this Policy. We have also relied on other disclosures, if any, made to Us when the application was made up to the time this Policy was issued. Those answers, information and other disclosures, if any, therefore also form part of the contract of insurance between You and Us.
4. You had a duty to take reasonable care not to make a misrepresentation in answering the questions or providing the information requested when You applied for this Policy. You should have answered the questions and provided the information fully and accurately. Failure to have taken reasonable care in answering the questions or providing the information requested may result in avoidance of this Policy, refusal or reduction of any claim made by You under this Policy, change of terms or termination of this Policy in accordance with the relevant law. You were also required to disclose any other matter that You knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.
5. If at any time the law requires Us to collect from You any tax in connection with the insurance provided or the premium You have paid, please note that We will be entitled to recover from You such tax if it has not yet been paid.
6. If, for any reason, You are not happy with the service You have received from Us, You may:
 - 6.1 write to Our Customer Service Department at Level 1, Menara Generali, 27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia; or
 - 6.2 e-mail Us at customer.service.gi@generali.com.my.
7. If You are still not satisfied with the way any issue has been handled by Us, You may:
 - 7.1 refer matters concerning claims to:

Financial Markets Ombudsman Service
(formerly known as Ombudsman for Financial Services)
Company No: 200401025885
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel: +603 2272 2811
Website: www.fmos.org.my

or

- 7.2 submit Your complaints or feedback to:

BNMLINK
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

8. In respect of any communication between You and Us including, without limitation, the giving of any notice or demand under this Policy:

8.1 You are to –

- (a) write to Our Customer Service Department at Level 1, Menara Generali, 27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia; or
- (b) e-mail Us at customer.service.gi@generali.com.my; and
- (c) call Us at 1 300 13 2121 or +603 3007 2121

8.2 We may –

- (a) write to You at the address given to Us in Your proposal for this Policy or at Your address last notified to Us in writing; or
- (b) email You at the email address given to Us in Your proposal for this Policy or at Your email address last notified to Us in writing; or
- (c) communicate with You by mobile phone or any form of electronic messaging We may consider fit at a contact number or electronic address which You have given to Us;

If sent by post, the notice or demand, if correctly addressed, will be deemed to have been received on the seventh day after posting. If sent by email, mobile phone or any form of electronic messaging, the notice or demand will be deemed to have been received on the day it was sent.

PART A – ELIGIBILITY AND SCOPE

1. Eligibility

1.1 To be a Policyholder or an Insured Person under this Policy, one must be:

- (a) a Malaysian citizen;
- (b) a Permanent Resident of Malaysia; or
- (c) a holder of a work permit, employment pass, dependent pass, long-term social visit pass, or student pass issued by the relevant authorities in Malaysia which is valid throughout the Period of Insurance and who is legally residing in Malaysia.

1.2 In addition to the requirements in Paragraph 1.1 above, one must also satisfy the following age requirements:

- (a) to be a Policyholder, You must be at least eighteen (18) years old;
- (b) to be an Insured Person, one must be at least thirty (30) days old and at most eighty (80) years old at the start of the Period of Insurance.

2. Coverage and Termination

2.1 The insurance provided under this Policy in respect of an Insured Person begins on the Effective Date of the Policy and the travel is beyond fifty (50) kilometers from the Insured Person's place of residence or business in Malaysia. This excludes any daily or routine commute to and from Your place of business, employment or work in connection with any trade, employment or profession.

For the avoidance of doubt, the coverage for Insured Person listed in 1.1 (a), (b) & (c) will only commence after the travel is beyond fifty (50) kilometers from the Insured Person's place of residence or business (whichever is the later and/or further) in Malaysia for a direct journey to the intended destination in Malaysia.

2.3 The insurance provided under this Policy in respect of an Insured Person shall automatically terminate on the earliest of the following dates:

- (a) upon that Insured Person's death;
- (b) Upon expiry of the Period of Insurance in respect of that Insured Person; or
- (c) upon the Insured Person's return to the Insured Person's place of residence or business in Malaysia.

2.4 Coverage provided by Us to Insured Persons under this Policy for a Trip is subject to this Policy being effective at the Commencement of the Trip. Some Benefits are available subject to this Policy being effective at least seven (7) days prior to Commencement of the Trip.

2.5 The Trip Cancellation Benefit in respect of a Trip is effective upon issuance of Your Policy and ends at the point of Commencement of that Trip.

2.6 Coverage for all other Benefits in this Policy starts upon Commencement of the Trip and, unless expressly stated otherwise in this Policy, ends when You or the Insured Person arrive in Malaysia.

2.7 You must notify Generali on any change/addition/replacement of Insured Person in the policy a day before the Commencement of the Trip.

3. Area and Duration of Coverage

Geographical Coverage under this Policy is limited to Malaysia only.

4. Purpose of Travel

The benefits provided by this Policy apply **ONLY** to travel for leisure or business purposes. We shall not be liable for any claim arising out of travel for purposes other than leisure or business and excludes daily commute to and from the Insured Person's place of business, employment or work in connection with any trade, profession or profession.

Travel for business purposes includes travel to attend business meetings, seminars, talks, courses or events relevant to the Insured Person's business and excludes any secondment, short or long term posting, projects and any other similar activity.

5. Automatic Extension of Cover

If, during a Trip, the Insured Person cannot complete the return journey within the Period of Insurance as stated in the Policy Schedule because:

- 5.1 the Insured Person is Hospitalised or requires medical attention as a result of sustaining Accidental Bodily Injury during a Trip, the Period of Insurance will automatically be extended for a period of up to a consecutive 48 hours from the expiry of your Period of Insurance without You having to pay any additional premium for such period as is reasonably necessary for the completion of the Trip, but only if any of the benefits under this Policy is payable in the first place and You have documented proof of the reasons for the delay, unless You have Our approval in writing; or
- 5.2 the Trip is unavoidably delayed due to Natural Disaster and the road to return to the Insured Person's place of residence or business in Malaysia (whichever is the later) is impassable and there is no alternative route, the Period of Insurance will automatically be extended for a period of up to a consecutive 48 hours from the expiry of your Period of Insurance without You having to pay any additional premium for such period as is reasonably necessary for the completion of the Trip.

It is a condition of this automatic extension of cover that the Insured Person must make every endeavour to return home at the first available opportunity.

6. The Aggregate Limit of Liability of any one (1) accident shall not exceed RM 350,000.00 unless stated otherwise in the Policy Schedule within the Period of Insurance.

If the aggregate amount of all benefits payable under this Policy exceeds the Aggregate Limit of Liability, the benefit payable to each Insured Person shall be proportionally reduced until the total of all benefits does not exceed the Aggregate Limit of Liability.

We shall not be liable for any amount in excess of the above stated Aggregate Limit of Liability.

This Policy is a contract between Policyholder and Us.

PART B - DEFINITIONS

Unless expressly stated otherwise, the following words and terms have the following meanings in this Policy:

NO.	WORDS / TERMS	MEANINGS
1.	Accident / Accidental	A sudden, unintentional, unexpected, unforeseen and fortuitous event caused by external, violent and visible means that occurs at an identifiable time and place and is, independently of any other cause, the sole cause of Injury.
2.	Accidental Death	Death by reason of Accident.
3.	Accidental Permanent Disablement	Permanent Disablement by reason of Accident.
4.	Act of Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
5.	Aggregate Limit of Liability	The maximum limit payable for all the losses incurred in respect of any one (1) accident or series of Accidents arising out of any one (1) occurrence during the Period of Insurance.
6.	Benefits	The Benefits provided under this Policy as set out in Part C.
7.	Causes Beyond Your Control	Refers to the following covered events only: (a) an Insured Person's death; (b) the death of an Insured Person's Immediate Family Member or Travel Companion within the 30 days prior to the Trip; (c) an Insured Person or an Insured Person's Immediate Family Member sustaining Serious Injury or Serious Illness; (Where applicable, the claim must be supported by a death certificate or a Physician's written advice to cancel, postpone or curtail the Trip); (d) the unexpected outbreak of strike, riot or civil commotion at the planned destination within the seven (7) days prior to the Commencement of the Trip; (e) a summons to appear in court which an Insured Person was not aware of before the Issue Date within the seven (7) days prior to Commencement of the Trip; (f) serious damage to an Insured Person's residence in Malaysia due to fire, flood or similar Natural Disaster occurring within the seven (7) days prior to Commencement of the Trip and the Insured Person's presence is required on the premises on the day the Trip commences; and

		(g) Inclement Weather and/or Natural Disaster occurring at the planned destination within the seven (7) days prior to Commencement of the Trip which results in travel warnings being issued by the government of such destination.
8.	Clinic	Any premises, private or government-run, used or intended to be used for the practice of medicine on an outpatient basis including: (a) the screening, diagnosis or treatment of any person suffering from, or believed to be suffering from, any disease, injury or disability of mind or body; (b) preventive or promotive healthcare services; and (c) the curing or alleviating of any abnormal condition of the human body by the application of any apparatus, equipment, instrument or device.
9.	Commencement of a/the Trip	The time the Insured Person leaves the Insured Person's place of residence or business in Malaysia (whichever is the later) in Malaysia for a direct journey to the intended destination in Malaysia
10.	Cover / Coverage	The extent of insurance protection afforded by this Policy.
11.	Designated Vehicle	refers to the motor vehicle that has a valid road-tax, road worthy and granted permission by the owner to be used for the Trip.
12.	e-Wallet or Digital Wallet	Is a mobile phone payment application, whether tangible or intangible, that stores funds electronically in exchange of funds paid to the issuer and is able to be used as a means of making payment to any person other than the issuer subject to approval by the e-Wallet/Digital Wallet holder .
13.	Effective Date	the first day of the Period of Insurance.
14.	Eligible Driver	An Insured Person who holds a valid driving license recognized in Malaysia.
15.	Endorsement	An endorsement, if any, annexed to this Policy modifying, varying or adding any terms or conditions contained in this Policy.
16.	Entertainment Ticket	Entrance / admission ticket to entertainment events or places including but not limited to amusement park, museums, circus, operas, musical theatre, concerts for a planned event date and time.
17.	Extreme Sports or Activity	Any sport or activity involving a high degree of danger or risk of Injury; Extreme Sports or Activities include, but are not limited to, big wave surfing, canoeing down rapids, cliff-jumping, horse-jumping, Ultramarathons, stunt-riding and other activities where a high level of physical exertion and/or highly specialized gear is required; Extreme Sports or Activities excludes tourist activities accessible to the general public and conducted under the supervision of qualified licensed personnel of a registered tour operator.
18.	Hospital	Any premises and/or institution lawfully operating twenty-four (24) hours a day, used or intended to be used for the reception, lodging, treatment, medical supervision, diagnosis, surgery, nursing service and care of persons who require medical attention or suffer from any disease that requires hospitalization, but excluding any premises and/or institution used or intended to be used solely for healthcare facility on an outpatient basis, nursing care centre, convalescent, geriatric care, mental care, rehabilitation or extended care, and/or the care or treatment of alcoholics or drug addicts.
19.	Hospitalised / Hospitalisation	Admission or the act of being admitted to a Hospital as a registered in-patient for Medically Necessary treatment for a covered disability upon recommendation by a Physician and not for any form of nursing, convalescence, rehabilitation, rest or extended care. A patient shall not be considered as an in-patient if the patient does not physically stay in the Hospital for the whole period of confinement.
20.	Hospital Patient	A person who is Hospitalised and is necessarily and continuously confined to a Hospital for more than six (6) hours.
21.	Hotel	A hotel appropriately licensed to be a hotel by the relevant authorities in the Malaysia including, but not limited to, hostels, resorts, Airbnbs, motels, chalets and other forms of licensed accommodation.
22.	Illness	A physical condition marked by a pathological deviation from the normal healthy state manifesting itself whilst an Insured Person is on a Trip during the Period of Insurance and excludes all kinds of cancer.
23.	Immediate Family	In respect of an Insured Person, means that Insured Person's spouse, children and parents.
24.	Inclement Weather	The existence of abnormal climatic conditions (whether they be those of hail, heavy snow, extreme cold, high wind, severe dust storm, extreme high temperature or the like or any combination thereof) by virtue of which it is not reasonable and not safe for the Insured Person to continue with that part of his/her trip/tour.
25.	Infectious or Contagious Disease	Any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means

26.	Injury	Bodily injury caused solely and directly by an Accident, independent of all other causes, and excludes any illness, disease or medical disorder.
27.	Insured Person	Any person named as an Insured Person in the Certificate of Insurance, including the Policyholder if so named.
28.	Issue Date	The date this Policy is issued as stated in the Policy Schedule/Certificate/Cover Note.
29.	Limb	Hand at or above the wrist, or foot at or above the ankle, and if Loss of Limb includes total and Permanent Loss of use of the hand, arm or leg.
30.	Loss Loss or Lost	In relation to the Scale of Compensation under Benefit 2, "Loss" means: (a) physical separation of that body part and includes total and Permanent loss of use of that body part; or (b) total and irrecoverable loss of a specified ability which cannot be resolved or remedied by surgery or other treatment due to Injury. In relation to other benefits except Benefit 2, "Loss/Lost" means any unrecoverable and unanticipated and non-recurring removal of, or decrease in value of, Your property or belonging sustained by You which falls within the Coverage provided under this Policy.
31.	Loss of Sight	Total and irrecoverable Loss of eyesight rendering the Insured Person absolutely blind and beyond remedy by surgical or other treatment.
32.	Medically Necessary	A Treatment or medical service is Medically Necessary if it is: (a) consistent with the diagnosis and customary medical Treatment for an Injury; (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits; (c) not for the convenience of the Insured or the Physician, and unable to be reasonably rendered out of Hospital (if admitted as an inpatient); and (d) not of an experimental, investigational or research nature, preventive or screening nature.
33.	Mobile Phone	is a wireless portable telephone that can make and receive calls over a radio frequency link while the user is moving within a telephone service area.
34.	Natural Disaster	An event, including but not limited to sand storm, earthquake, tsunami, tornado, flood, volcanic eruption, wildfire or other similar event that: (a) is due to natural causes; and (b) that has catastrophic consequences.
35.	Pandemic	Any Infectious or Contagious Disease that is declared as pandemic by the World Health Organization ("WHO") or the Ministry of Health Malaysia ("MOH") and valid as of the time such declaration is made.
36.	Period of Insurance	The period specified in the Certificate of Insurance or in any Endorsement.
37.	Permanent	Lasting a period of at least twelve (12) consecutive months from the date of the Accident.
38.	Permanent Disablement	A Permanent Injury which is confirmed by a Physician to entirely prevent an Insured Person from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
39.	Physician	A medical practitioner (other than the Insured Person and a member of his/her Immediate Family or relatives) qualified by a medical degree and duly licensed and registered to practice western medicine and who, in rendering treatment, is practising within the scope of his/her licensing and training in the geographical area of practice.
40.	Policy	The following documents: (a) this Policy document; (b) the Certificate of Insurance; and (c) Endorsement(s), if any.
41.	Pre-existing Condition	Any physical or mental defect or infirmity, illness, disease, bacterial or viral infections even if contracted by accident that the Insured Person has reasonable knowledge of; an Insured Person may be considered to have reasonable knowledge of a Pre-existing Condition where the condition is one for which: (a) the Insured Person has received or is receiving treatment; (b) medical advice, diagnosis, care or treatment has been recommended; (c) clear and distinct symptoms are or were evident; or (d) its existence would have been apparent to a reasonable person in the circumstances.

42.	Premium	The specified amount of payment required to be paid to Us to provide Cover under this Policy for the Benefits specified in the Certificate of Insurance.
43.	Public Transport	Transport services such as licensed bus, taxi, or other legal, licensed and scheduled ride-hailing services available for use by the general public as fare-paying passengers at recognized public stops/stations, and which services are not obtained through a private arrangement basis. This excludes all modes of transportation that are privately arranged, chartered or arranged as part of a tour, even if the services are regularly scheduled.
44.	Reasonable and Customary Charges	Any charge for Medically Necessary medical care and/or Treatment which: (a) is considered reasonable and customary to the extent that it does not exceed the general level of charges made by others of similar standing in the locality where the charge is incurred when furnishing like or comparable Treatment, services or supplies to an individual of the same sex and of comparable age for a similar Injury; (b) is in accordance with accepted medical standards and practice; and (c) could not have been omitted without adversely affecting the Insured Person's medical condition. In Malaysia, Reasonable and Customary Charges shall be deemed to be those laid down in the Malaysian Medical Association's prevailing Schedule of Fees.
45.	Reimbursement Basis	Payment by Us only after a particular expense has first been paid for by You and duly proved to Us.
46.	Robbery	The act or attempt of taking something of value from an Insured Person illegally by force, threat of force, intimidation or fear, and with the intent to permanently deprive the Insured Person of that something of value.
47.	Schedule of Benefits	The document which form part of this Policy containing a list of the Benefits provided under the terms and conditions of this Policy and their prescribed Sum Insured limits according to the Plan selected.
48.	Serious Injury / Serious Illness	Whenever applied to the Insured Person, is an Injury or Illness which requires Treatment by a Physician in a Hospital and which results in the Insured Person being certified by the Physician as unfit to travel or continue with the Trip, within the 60 days prior to the Trip. When applied to an Immediate Family Member, it shall mean Injury or Illness certified by a Physician as being dangerous to that Immediate Family Member's life and requiring hospitalisation which results in the discontinuation or cancellation of the Trip within the 30 days prior to the Trip.
49.	Snatch Theft	The act of taking something of value from an Insured Person illegally by abrupt force and fleeing from the scene with the intention of permanently depriving the Insured Person of something of value; such act must have happened to the Insured Person at the destination place.
50.	Specialist	A medical or dental practitioner (other than the Insured Person and a member of his/her Immediate Family or relatives) registered and licensed as such in the geographical area of his practice where Treatment takes place and who is classified by the appropriate health authorities as a person with superior and special expertise in specified fields of medicine or dentistry.
51.	Sum Insured	The sum specified for each Benefit stipulated in the Schedule of Benefits which is the maximum amount We will pay for any approved claim.
52.	Surgery / Surgical Procedure	Any of the following medical procedures: (a) incision, excision or electrocauterisation into or of any organ or body part, except for dental services; (b) repair, revision or reconstruction of any organ or body part; (c) reduction by manipulation of a fracture or dislocation; (d) use of endoscopy to remove a stone or object from the larynx, bronchus, trachea, esophagus, stomach, intestine, urinary bladder, or urethra.
53.	Travel Companion	A person who, by prior planned arrangement, is the only person travelling with and accompanying the Insured Person for the entire duration of the Insured Person's Trip, including departing and returning with the Insured Person.
54.	Treatment	Surgery or medical procedures (other than for diagnostic purposes) carried out by a Specialist strictly for Injury and excludes any treatment for illness or disease.
55.	Trip	Journey for leisure or business purpose within Malaysia commencing from the time the Insured Person leaves his/her place of residence or business (whichever is later) and ceases on whichever of the following that occurs first: (a) upon that Insured Person's death; or (b) upon expiry of the Period of Insurance in respect of that Insured Person; or (c) upon the Insured Person's return to the Insured Person's place of residence or business in Malaysia.
56.	Ultramarathon	Any footrace longer than the traditional marathon length of 42.195 kilometres.

57.	Unlawful Act	Any act which is an offence or prohibited by the law or rules of the geographical area in which the act is committed this includes but is not limited to: driving motorised vehicles without appropriate and valid license, exceeding any stipulated speed limit, driving whilst under the influence of alcohol, generally any non-conformance or breach of the Road Traffic Act or any applicable laws and regulations, and participation in or acting as an accessory to any crime or attempted crime or offence.
58.	We/Us/Our/Generali	Generali Insurance Malaysia Berhad or Our successors in title.
59.	You/Your/Yourself/Policyholder	The person(s) named as the Policyholder in the Certificate of Insurance and/or to whom this Policy is issued,

PART C – BENEFITS

NOTE 1: The following Benefits, if payable, are subject to:

- (a) the maximum limits for each Benefit under Your chosen plan as described in the Schedule of Benefits unless stated otherwise and subject to the Aggregate Limit of Liability stated in the Policy Wording or in the Policy Schedule. If the aggregate amount of loss exceeds the aggregate limit, the Benefits payable to each Insured Person shall be proportionately reduced in a way that the total of the Benefit does not exceed the Aggregate Limit of Liability;
- (b) the event giving rise to a claim for a Benefit occurring within the Period of Insurance;
- (c) all the terms, conditions and exclusions set out in this Policy; and
- (d) Per Insured Person listed in the Schedule except for the Journey Disruption Benefit is per Car basis.

NOTE 2: Please refer to the section “ACTIONS AND/OR DOCUMENTS REQUIRED TO PROCESS YOUR CLAIM” for prerequisites to any claim for Benefits.

Benefit 1 – Accidental Death

1. We will pay the amount shown in the Scale of Compensation for Accidental Death if, during the Period of Insurance, an Insured Person sustains Injury which results in the death of that Insured Person within 365 days of the Injury.

Benefit 2 – Accidental Permanent Disablement

1. We will pay the percentage of the Sum Insured shown in the Scale of Compensation corresponding to any Permanent Disablement sustained by an Insured Person if, during the Period of Insurance, that Insured Person sustains Injury which results in the Permanent Disablement (total or partial) of that Insured Person within 365 days of the Injury.

SCALE OF COMPENSATION

DESCRIPTION OF LOSS			PERCENTAGE OF SUM INSURED
A.	Death		100%
B.	Accidental Permanent Disablement		100%
	B1.	Loss of Limb or Limbs	100%
	B2.	Loss of Sight of one eye or both eyes	100%
	B3.	Loss of Lens of one eyes or both eyes	50%
	B4.	Permanent and complete Loss of speech	50%
	B5.	Permanent and complete Loss of hearing	
		-one ear	15%
		-both ears	75%

Benefit 3 – Accidental Medical Expenses

We will pay on a Reimbursement Basis the Reasonable and Customary Charges for Treatment (including cost of emergency dental treatment) of the Insured Person for any Injury sustained during the Period of Insurance at a Clinic or as a Hospital Patient at a Hospital in Malaysia, including all daily room and board charges.

Exclusion applicable to Benefit 3

We will not pay for claims in respect of:

- (a) any costs or expenses in connection with services of a non-medical nature, such as the usage of television, telephones, telex services, radios or similar facilities, admission kit/pack or in respect of any other ineligible non-medical items.
- (b) The additional cost of single or private room accommodation at a Hospital, clinic or nursing home, except, where the Medical Practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation.

Benefit 4 – Food Poisoning

We will pay on a Reimbursement Basis up to the limit stated in the Schedule, for the medical bill incurred by the Insured caused by beverage or food poisoning.

Benefit 5 – Local Ambulance Fee

We will pay on a Reimbursement Basis up to the limit stated in the Schedule, the ground ambulance costs incurred for transportation of an Insured Person to Hospital following an Accident.

Benefit 6 – Repatriation of Mortal Remains Expenses

If the death of an Insured Person occurs as a direct result of Injury, We will pay on a Reimbursement Basis the reasonable charges for burial or cremation in the place where the death occurred, including the reasonable costs of transportation of the body or ashes to the Insured Person's place of residence in Malaysia.

We will not pay for:

- a) the costs of conveyance of the Insured Person's body or ashes to another foreign destination or from Malaysia to a foreign destination; and
- b) expenses related to religious ceremonies or rites.

Benefit 7 – Loss of Mobile Phone due to Snatch Theft or Robbery

We will pay on a Reimbursement Basis up the amount stated in the Schedule of Benefits for the Loss of Insured Person's Mobile Phone as a result of Snatch Theft or Robbery at the destination place during the Trip.

Exclusions applicable to Benefit 7

We will not pay for any Loss:

- a) if the Loss is not reported to the police within 6 hours from the incident; and
- b) a line suspension is not requested from the mobile network provider within 6 hours from the incident

Benefit 8 – e-Wallet/Digital Wallet Protection

We will pay on a Reimbursement Basis up the amount stated in the Schedule of Benefits for the loss of money stored in the e-Wallet/Digital Wallet Loss through of Insured Person's Mobile Phone as a result of Snatch Theft or Robbery at the destination place during the Trip. The e-Wallet/Digital Wallet must register under the Person Insured.

Exclusions applicable to Benefit 8

We will not pay for any Loss:

- a) if the Loss is not reported to the police within 6 hours from the incident; and
- b) a line suspension is not requested from the mobile network provider within six(6) hours from the incident; and
- c) if e-wallet suspension is not requested from the e-Wallet/Digital Wallet provider within six(6) hours of the incident.

Benefit 9 – Loss of Credit Card

If an Insured Person's credit card is lost as a result of Snatch Theft or Robbery at the destination place during the Trip and the Insured Person has suffered monetary Loss from the fraudulent use of that credit card, We will pay on a Reimbursement Basis up the amount stated in the Schedule of Benefits.

Exclusions applicable to Benefit 9

We will not pay for any Loss:

- a) If the Loss of the Insured Person's credit card is not reported to the Insured Person's credit card company within six (6) hours of the time of the theft; or
- b) If the Loss can be recovered from any other source

Benefit 10 – Trip Cancellation

We will pay on a Reimbursement Basis for the loss of non-refundable, non-utilized and /or non-transferrable deposits or charges the Insured Person has paid in advance for the Insured Person's Trip including but not limited to the Trip package, Entertainment Ticket, accommodation and the like for the following covered events:

- a) the Insured Person's cancellation arises from any one of the Causes Beyond the Insured's Control;
- b) if the Trip Package, Entertainment Ticket, accommodation or the like cannot be utilized anymore at any other time or date; and
- c) such Loss occurs at any time after the issuance of this Policy and before the start of the Period of Insurance.

Exclusions applicable to Benefit 10

We will not pay for claims:

- a) if the Issue Date is less than seven (7) days before the start of the Period of Insurance.
- b) for any Loss in respect of an Insured Person if the Person is included in the Schedule less than seven (7) days before the starts of the Trip.
- c) in respect of any cancellation made purely out of concern for safety when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure;
- d) in respect of any loss or compensation for any air miles, frequent flyer points, loyalty points or holiday points earned or used to pay for the Trip in part of in full;
- e) Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip. This includes any event which is publicly known prior to the application for this Policy or at the time the bookings for the Trip were made.
- f) Any unused or additional costs incurred by you which are recoverable from, such as but not limited to:
 - (i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - (ii) The providers of the transportation, their booking agents, travel agent, compensation scheme
 - (iii) Your credit or debit card provider or Paypal or e-Wallet/Digital Wallet provider
- h) if you are entitled to compensation from some other source and we will only liable for the excess amount not recoverable from such other source.
- j) for Loss occurs before the issuance of this Policy
- k) Any claim arising from a reason not listed in the covered events section.

Benefit 11 – Journey Disruption

The following benefits and the limits of this section is per Designated Vehicle.

Benefit 11A Towing due to Vehicle Breakdown

If Your Designated Vehicle cannot be driven as a result of a breakdown, We will pay on a Reimbursement Basis up to the limit stated in the Schedule for the necessary and reasonable costs to remove Your Designated Vehicle to the nearest workshop near the Designated Vehicle breakdown area.

Exclusions applicable to Benefit 11A:

We will not pay for claims for:

- a) the towing charges recoverable from Your motor policy
- b) Toll charges incurred while towing Your Designated Vehicle to the workshop.
- c) Towing in the event of an accident

Benefit 11B Minor Roadside Repair Expenses

We will pay on a Reimbursement Basis for labor cost for roadside repair up to the limit stated in the Schedule per Period of Insurance.

Exclusions applicable to Benefit 11B:

We will not pay for claims for:

- a) the said charges recoverable from Your motor policy
- b) any cost incurred for the spared parts required during the Minor Roadside Repairs

Benefit 11C Alternative Transportation

If Your Designated Vehicle cannot be driven as a result of a breakdown and required an alternative transportation such as Public Transport to reach your destination, we will pay on a Reimbursement Basis for cost incurred up to the limit stated in the Schedule.

Benefit 11D Rental Car Excess

We will pay on a Reimbursement Basis the excess or deductibles payable by an Insured Person, if during the Insured Person's Trip, a car rented by the Insured Person sustains loss or damage because of an Accident and the Insured Person becomes legally liable to pay any amount under the car rental contract, provided that all applicable benefits under the comprehensive motor insurance with the car rental company have been exhausted.

Benefit 11D is available only if:

- a) the car has been rented from a licensed rental agency;
- b) comprehensive motor insurance cover against any loss or damage to the rented car during the rental period has been purchased;
- c) the rented car was driven by an Eligible Driver;
- d) all requirements under the rental agreement entered between the licensed rental agency and the Insured Person have been duly complied with;
- e) all requirements under the motor insurance policy for the rented car have been complied with;
- f) all the laws, rules and regulations have been complied with.

Exclusions applicable to Benefit 11D:

We will not pay for claims for:

- a) if during the Insured Person's Trip, the Eligible Driver of the rented car is disqualified by any order from any Court of Law or is prohibited from renting and/or driving a car by reason of any law, enactment, rule or regulation of the Malaysian Government;
- b) if the loss or damage is not caused by an Accident involving the rented car

Benefit 11E Double Indemnity

We will double the Sum Insured of the covered benefits in Benefit 11 if Insured Person has another existing in-forced Generali Insurance Malaysia Berhad policy other than this Jom Lokal policy during purchase of this policy. Proof such as policy/certificate number is required during claims submission to entitle for the double indemnity.

PART D – EXTENSIONS

Subject to the General Conditions and General Exclusions of this Policy, the Benefits in this Policy, where applicable, are extended to cover the following circumstances:

1. **Amateur Sports**
Accidental Death or Injury due to participation in any amateur sport other than in any kind of speed contests.
2. **Disappearance**
Disappearance following an Accident where the Insured Person is still not found after a period of one (1) year from the day of the Accident, and there is sufficient evidence produced to Us for Us to conclude that the Insured Person has died due to the Accident.
3. **Drowning**
Death as a result of drowning.
4. **Food and Drink Poisoning**
Death or Injury caused by food or drink poisoning.
5. **Hijack**
Death or Injury as a result of the hijacking or attempted hijacking of the Public Transport in which the Insured Person was travelling on as a passenger.
6. **Unprovoked Murder and Assault**
Death or Injury as a result of unprovoked physical assault, murder or attempted murder.
7. **Snake and/or Insect Bites**
Death or Injury caused by the bite of a snake or any other insect (excluding mosquito bites) such as bees, wasps, spiders, centipedes or scorpions but excluding any illness, disease, poisoning or allergies that may arise

- 8. Gas Inhalation**
Death or Injury as a result of suffocation caused by smoke, fumes or poisonous gas.
- 9. Terrorism**
Death or Injury which is caused directly by any Act of Terrorism except:
a) if the event is under the full control of any government authority;
b) if the Injury, Loss or Damage is compensated for by any government authority; or
c) if a Common Carrier is prevented from departing to a planned destination due to fear of Acts of Terrorism.
- 10. Hunting**
Death or Injury as herein defined consequent upon hunting except steeple chasing.
- 11. Natural Perils**
Death or Injury resulting from natural perils such as earthquakes, windstorm, flood, lightning, tidal wave, volcanic eruption, cyclone & typhoon.
- 12. Strike, Riot and Civil Commotion**
Death or injury as herein defined directly or indirectly caused by strike, riot or civil commotion except in so far as the insured person(s) himself is actively participating when this extension becomes null and void.
- 13. Trip Cancellation due to Pandemic**
We will pay on a Reimbursement Basis for the Loss of non-refundable, non-utilized and /or non-transferrable deposits or charges the Insured Person has paid in advance for the Insured Person's Trip including but not limited to the Trip package, Entertainment Ticket, accommodation and the like due to the following covered reasons:
a) You are diagnosed with a Pandemic illness and certified unfit to travel in the opinion of the Medical Practitioner within the 30 days prior to the Trip;
b) Your Immediate Family Member is diagnosed with a Pandemic illness within the 30 days prior to the Trip;
c) Your sole Travel Companion is diagnosed with a Pandemic illness within the 30 days prior to the Trip;
d) Your death due to Pandemic; or
e) The death of an Insured Person's Immediate Family Member or Travel Companion due to Pandemic within the 30 days prior to the Trip.
- Exclusions applicable to Extension 13**
In addition to the General Exclusions and other than the covered reasons, We will not pay for claims:
a) if the Issue Date is less than seven (7) days before the start of the Period of Insurance.
b) for any Loss in respect of an Insured Person if the Person is included in the Schedule less than seven (7) days before the starts of the Trip.
c) in respect of any cancellation made purely out of concern for safety when the destination is in fact safe for travel and there has been no travel warning issued by the government of such destination and/or no airport closure;
d) in respect of any loss or compensation for any air miles, frequent flyer points, loyalty points or holiday points earned or used to pay for the Trip in part of in full;
e) the Excess
f) Any unused or additional costs incurred by you which are recoverable from:
(i) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
(ii) The providers of the transportation, their booking agents, travel agent, compensation scheme
(iii) Your credit or debit card provider or Paypal or e-Wallet/Digital Wallet provider
g) Any claim where you cannot travel or choose not to travel because the Malaysian authorities advise against travel due to a Pandemic.
h) Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling the trip. This includes any event which is publicly known prior to the application for this Policy or at the time the bookings for the Trip were made.
i) Any claim arising from a reason not listed in the covered reasons section.

PART E – GENERAL EXCLUSIONS (APPLICABLE TO THE WHOLE POLICY)

Where there is conflict between specific exclusions under Benefit sections and General Exclusions under this Part E, the specific exclusions will prevail.

We will not pay for any claim, loss, liability, cost or expense of whatever nature arising directly or indirectly from, in respect of, or caused by:

1. any Pre-existing Conditions;
2. Human Immunodeficiency Virus (HIV) or any HIV related illnesses including Acquired Immune Deficiency Syndrome (AIDS) or any mutant derivatives or variations however caused;
3. any form of Pandemic unless it is mentioned in the Benefit sections or the Extension sections. This exclusion also applies to any claim, loss, liability, cost, or expense of whatsoever nature directly or indirectly arising from, contribute to or by, or resulting from:
 - (a) Any fear or threat (whether actual or perceived) relating to the Pandemic; or
 - (b) Any action taken to comply with governmental laws, regulations or directive issued in relation to the Pandemic and/or any action taken to control, prevent or suppress the Pandemic..
4. pregnancy, including childbirth, caesarean operation, abortion, miscarriage and all related complications except miscarriage due to Injury as a direct result of an Accident;
5. the Insured Person's decision to travel on, or against medical advice, or where the Insured Person's Trip is made primarily for the purpose of obtaining treatment;
6. mental or nervous disorders;
7. engaging in sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports or games;
8. an Injury and/or Illness whilst engaged in:

- 8.1 motor rallies or competitions, or any other form of racing other than racing on foot;
- 8.2 mountaineering which requires the use of climbing equipment and/or ropes;
- 8.3 outdoor rock climbing;
- 8.4 hiking or trekking in remote, uncharted areas without any supervision of qualified licensed personnel/guide of a registered tour operator;
- 8.5 Extreme Sports or Activities or Expedition;
- 8.6 pot-holing, private hunting trips, private white-water rafting grade 4 or above; or
- 8.7 any activity involving You being airborne (whether suspended or not) except leisure parachuting, leisure bungee jumping, leisure sky diving and leisure hot air balloon rides;
9. any Unlawful Act of an Insured Person (except minor traffic-related offences) or his willful exposure to danger (other than in an attempt to save human life), intentional self-Injury, suicide or attempted suicide, while sane or insane;
10. You cannot travel or choose not to travel because of the advice against travel by any authorities of the Malaysian government including but not limited to the Ministry of Home Affairs;.
11. Your travel to a specific area or event when the authorities of Malaysia have advised against all travel
12. the effect or influence of alcohol or drugs, unless the drug is taken in accordance with an authorised medical prescription;
13. involvement in any illegal, criminal or terrorist acts or activities (except minor traffic-related offences);
14. employment on any sea vessel, including those in the naval, military or air force service or operations, whether regular or temporary, military or police duties;
15. manual work in connection with any trade, employment or profession;
16. use of heavy machinery, explosives or hazardous materials;
17. offshore activities including but not limited to non-recreational diving, oil-rigging, mining, aerial photography or handling of explosives;
18. survey of offshore installations or facilities under construction including survey from aerial conveyance;
19. Overseas secondment as part of the Insured Person's occupation, or daily commute in connection with any trade, employment or profession;
20. any event or circumstance which the Insured Person knew or ought to have known would possibly affect or disrupt the Insured Person's Trip, including any event or circumstance known to the general public prior to the application for this Policy or at the time the bookings for the Trip were made;
21. war, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property under the order of any government or public or local authority or following the warning of any intended strike, riot or civil commotion through or by general mass media;
22. ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, radioactive toxic explosives or other hazardous properties of any explosive nuclear assembly, or of its nuclear component;
23. air travel other than as a fare-paying passenger on an Aircraft operated by an Airline;
24. loss of or Damage to hired or leased equipment, including any kind of conveyance;
25. any indirect or consequential Loss, Injury or Damage of any kind;
26. eligible Driver does not hold a valid driver's license to drive the Designated Vehicle or is not qualified for holding or obtaining a valid driver's license under the regulations of the Malaysian Road Transport Department or Court of Law;
27. the Designated Vehicle is used for illegal business pursuit;
28. Your failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip;
29. any claim arising from a reason not listed in the Benefits sections.

PART F – GENERAL CONDITIONS (APPLICABLE TO THE WHOLE POLICY)

1. Interpretation

This policy and Certificate of Insurance must be read together and any word or phrase to which a specific meaning has been given in any part of this policy or Certificate of Insurance shall bear such given meaning wherever it may appear.

2. Condition Precedent to Liability

You must observe and comply with the terms, provisions and conditions of this Policy in order for Us to be liable under this Policy. This means that if You do not do what You are supposed to do, or if You do what you are not supposed to do, under this Policy, We will not be liable under this Policy at all.

3. Reasonable Care

You must act in a prudent manner and exercise reasonable care for the safety and supervision of Your property as if uninsured and to prevent Loss, Damage, Accident, Injury or Illness.

4. Duty of Disclosure

You had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when You applied for this Policy) i.e. You should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You were also required to disclose any other matter that You knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this Policy) is inaccurate or has changed.

5. Fraud

If You, or anyone acting for You, make a claim under this Policy knowing the claim to be false or fraudulently inflated, We will not pay the claim and all Cover under this Policy will be forfeited.

6. Payment of Premiums

Coverage and claims are only valid subject to the successful payment of premium to Us and Your compliance with the terms and conditions set out in this Policy. We reserve the right to refuse any coverage and/or reject any claims if there has been any non-payment of premium.

7. Extension of Period of Insurance

No extension to Period of Insurance is allowed after the departure of the Insured Person's Trip.

8. Cancellation

There is no refund of any premiums once the Policy has been issued.

9. Compensation from Other Sources

If You are reimbursed for any actual expenses incurred from any other source, such as other insurance policies or the service provider for the same Loss that You are insured with Us, We will only pay in excess of the compensation You receive from others, up to the Sum Insured.

10. Payment of Benefits

All Benefits payable under this Policy will be paid to You. Benefits payable in the event of Your death, will be paid to Your nominee, if any, in accordance with the relevant laws, or to Your legally appointed personal representative. Such payment shall be a full and final discharge to Us. All Benefits payable under this Policy are subject to the maximum limits stated in the Schedule of Benefits and shall be in Ringgit Malaysia only.

11. Duplication of Cover/ Contribution

If You have purchased policies from other insurers which cover the same risks under this Policy, and You have submitted claims under those policies and this Policy, We will only be liable for the excess amount not recoverable from such other policies. Similarly, if you are entitled to compensation from some other source, We will only be liable for the excess amount not recoverable from such other source.

If you have purchased multiple policies from Us for the same risk, and You have submitted claims under those policies relating to the same risk that is covered under this Policy, We reserve the right to only pay under any one of the policies including this Policy.

If You have more than one policy with Us for different insurance coverage, with overlapping benefits, You can only make a claims for such benefits under one of the policies.

12. Dispute Resolution

If there is any dispute in connection with this Policy, You and We mutually agree to first try to amicably resolve the dispute by mediation in accordance with the Mediation Act 2012; if the dispute cannot be resolved by such mediation, the dispute may be referred to a Court of competent jurisdiction in Malaysia.

13. Cash Before Cover

Full premium must be paid to Us or Our authorized agent before or on Issue Date of the Policy.

14. Interest

Except as required by law, no amount payable under this Policy shall carry interest.

15. Service Tax

The Premium payable by you is subject to the Service Tax Act 2018, including any subsidiary legislations, orders or regulations governing the application of such tax, as may be imposed, or amended by the relevant authorities from time to time.

When we pay a claim, the amount of claims paid (including any service tax imposed by the relevant authorities) shall be subject to the sum insured or limits of insurance covered under the Policy.

16. Sanction Limitation Clause

No (re) insurer shall be deemed to provide Cover and no (re) insurer shall be liable to pay any claim or provide any Benefit hereunder to the extent that the provision of such Cover, payment of such claim or provision of such Benefit would expose that (re) insurer to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America, or Malaysia.

17. Claims Notification

Should any Accident, Injury, Loss or liability occur which may give rise to a claim, You must: notify Us in writing and give Us the full particulars of the Accident, Injury, Loss or liability:

- as soon as possible but in any event not later than forty-five (45) days of the occurrence; and
- ensure that proper medical and surgical advice is obtained and followed by You or Your family members as soon as possible after any Accident or Injury; and
- at Your expense, provide Us with all reports, certificates, information and other documents We may require.

We are entitled to request:

- an examination by a medical referee appointed by Us for a non-fatal Injury;
- request an autopsy and/or a post-mortem examination in the event of death;
- at Our option, choose to make payment, reinstate or repair any lost or damaged property; and
- to use any legal right of recovery You may have.

Our liability is limited solely to the payment of Benefits You are entitled under this Policy. No liability is assumed by Us for the availability, quality or results of any medical treatment or other services, or for any failure to obtain any treatment or service covered by the terms of this Policy.

Where this Policy requires that a police report to be made a police station or any other report be made with the relevant authorities, a copy of such report must be obtained from the police or relevant authorities at no cost to Us and submitted to Us to support Your claim.

ACTIONS AND/OR DOCUMENTS REQUIRED TO PROCESS YOUR CLAIM

We require You to take certain actions and / or submit certain documents to Us before Your claim can be processed. These documents and / or actions are listed in the table below and will depend on the type of claim You intend to submit to Us. Take note that the documents and / or actions required from You are not limited only to those that are stated in the table below. We reserve the right to request additional documents, information, confirmation or certification from You to process Your claim. If You are unable, for good reason acceptable to Us, to provide any documents, information, confirmation or certification requested, We reserve the right to waive the requirement.

Type of Claim	Action / Document Required
All claims	• Claim Form • Copy of Certificate of Insurance
	Plus the following where applicable:
Benefit 1 & 2 Accidental Death / Accidental Permanent Disablement	• Medical Report from the attending Physician • Death Certificate • Post Mortem Report • Police Report • Photographs showing the amputation part (s)
Benefit 3 Accidental Medical Expenses	• Medical Report from the attending Physician (for claim amount RM300 and above) • Original Medical Invoice & Receipts for amount RM300 and above
Benefit 4 Food Poisoning	• Original Medical Bills & Receipts • Medical Report if any
Benefit 5 Local Ambulance Fee	• Police Report • Original Ambulance Bills & Receipts
Benefit 6 Repatriation of Mortal Remains	• All the documents required for the Accidental Death Benefit under Benefit 1 • Death Certificate • Medical report or post mortem report from the attending doctor (if applicable) • Receipts for additional expenses claimed for cost of burial or cremation or transporting of mortal remains
Benefit 7 Loss of Mobile Phone due to Snatch Theft or Robbery	• Police Report • Original Purchase Invoice of the loss item(s) • Service provider's acknowledgement on account suspension request
Benefit 8 eWallet/Digital Wallet Protection	• Police Report • Service provider's acknowledgement on account suspension request • eWallet/ Digital Wallet balance statement
Benefit 9 Loss of Credit Card	• Police Report • Stop Card request to Bank • Statements issued by the issuing bank showing the record of unauthorised use of Your credit card including the date and time of Your notification of Loss • Written confirmation from the issuing bank on the amount being refunded
Benefit 11 Trip Cancellation	• Medical report, Death Certificate, proof of relationship & other relevant documents etc. as the case may be • Medical bills • Original receipts for payment of the tour • Tour operator's booking and cancellation / refund invoices, terms & conditions • Written confirmation from the tour operator/ hotel operator confirming the non-refundable of prepaid cost

Benefit 11 Journey Disruption Benefit 11A – Towing due to Vehicle Breakdown Benefit 11B – Minor Roadside Repair Expenses Benefit 11C – Alternative Transportation Benefit 11D – Rental Car Excess Benefit 11E – Doubled Indemnity	• Original Towing Bills & Receipts • Original Repair Bills & Receipts • Original Bills & Receipts from service provider i.e. Taxi, Grab Car, Bus, Train or Others to specify • Original Car Rental Invoice & Receipts • A copy of the in-force Generali policy/certificate number
Extension: Trip Cancellation due to Pandemic	• Medical report, Death Certificate, proof of relationship & other relevant documents etc. as the case may be • Medical bills • Original receipts for payment of the tour • Tour operator's booking and cancellation / refund invoices, terms & conditions • Written confirmation from the tour operator/ hotel operator confirming the non-refundable of prepaid cost

18. Other Insurance Policies [Applicable to Accidental Medical Expenses, Repatriation of Mortal Remains and Add-on benefits (where applicable)]

If You have purchased insurance policies from other insurers which cover the same risks covered by this Policy, We will only pay You any excess beyond the amount which would have been covered under the other insurance policy or policies.

19. Prevailing Language

The text of this Policy shall be in English and Bahasa Malaysia, and in the event of different interpretation between the texts, the English text will prevail.

20. General

Words in their singular form include the plural and vice versa and words importing any gender include all genders.

21. Territorial Exclusion Clause

The Insurer shall not indemnify the Insured for any liability:

- in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of "Excluded Countries/Territories", or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part;
- incurred by the government of "Excluded Countries/Territories" or resulting from activities that involve or benefit the government of "Excluded Countries/ Territories", or where the payment of such indemnity by the Insurer will benefit the government of "Excluded Countries/Territories";
- in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in "Excluded Countries/Territories"; Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of "Excluded Countries/Territories", persons or entities resident in "Excluded Countries/Territories".

List of Excluded Countries/Territories

1. Israel
2. Iran
3. Syria
4. North Korea
5. Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region
6. Belarus
7. Russian Federation

Please refer to the latest Excluded Countries / Territories list at www.generali.com.my

22. Cyber Loss Absolute Exclusion Clause

- 22.1 Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
- 22.2 Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - 22.2.1 the use or operation of any Computer System or Computer Network;
 - 22.2.2 the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - 22.2.3 access to, processing, transmission, storage or use of any Data;
 - 22.2.4 inability to access, process, transmit, store or use any Data;
 - 22.2.5 any threat of or any hoax relating to 2.1 to 2.4 above;
 - 22.2.6 any error or omission or accident in respect of any Computer System, Computer Network or Data.
- 22.3 Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

- 22.4. Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
- 22.5. Data means information used, accessed, processed, transmitted or stored by a Computer System.
- 22.6. When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

23. Data Privacy Notice

You hereby agree that by using our services and providing your personal data to us, you consent to Generali's collection, use, disclosure and/or processing of your personal data as described in the Data Privacy Notice made available at our website www.generali.com.my. We reserve the right to update and amend our Data Privacy Notice from time to time. We will notify you of any amendments to our Data Privacy Notice via announcement on our website or other appropriate means.

Schedule of Benefits

Schedule of Benefits		Limit Per Insured Person / Event/ Designated Vehicle	Sum Insured (RM)
			Individual Limit
Benefit 1	Accidental Death		
		<i>Per Insured Person in the Designated Vehicle</i>	50,000
	Accidental Death	<i>Max limit per Designated Vehicle with a 5-seating capacity</i>	250,000
		<i>Max limit per Designated Vehicle with a 7-seating capacity</i>	350,000
Benefit 2	Accidental Permanent Disablement		
		<i>Per Insured Person in the Designated Vehicle</i>	50,000
	Accidental Permanent Disablement	<i>Max limit per Designated Vehicle with a 5-seating capacity</i>	250,000
		<i>Max limit per Designated Vehicle with a 7-seating capacity</i>	350,000
Benefit 3	Medical Expenses due to Accident		
		<i>Per Insured Person in the Designated Vehicle</i>	5,000
	Medical Expenses due to Accident	<i>Max limit per Designated Vehicle with a 5-seating capacity</i>	25,000
		<i>Max limit per Designated Vehicle with a 7-seating capacity</i>	35,000
Benefit 4	Food Poisoning		
		<i>Per Insured Person in the Designated Vehicle</i>	200
	Food Poisoning	<i>Max limit per Designated Vehicle with a 5-seating capacity</i>	1,000
		<i>Max limit per Designated Vehicle with a 7-seating capacity</i>	1,400
Benefit 5	Local Ambulance Fee due to Accident		
		<i>Per Insured Person in the Designated Vehicle</i>	300
	Local Ambulance Fee due to Accident	<i>Max limit per Designated Vehicle with a 5-seating capacity</i>	1,500
		<i>Max limit per Designated Vehicle with a 7-seating capacity</i>	2,100
Benefit 6	Repatriation of Mortal Remains Expenses		
	Repatriation of Mortal Remains Expenses	<i>Per Insured Person</i>	5,000
Benefit 7	Loss of Mobile Phone due to Snatch Theft/ Robbery		
	Loss of Mobile Phone due to Snatch Theft/ Robbery	<i>Per Insured Person</i>	500
Benefit 8	e-Wallet/ Digital Wallet Protection		
	e-Wallet/ Digital Wallet Protection	<i>Per Insured Person</i>	200

Benefit 9 Loss of Credit Card			
	Loss of Credit Card	<i>Per Insured Person</i>	200
Benefit 10 Trip Cancellation			
	Trip Cancellation	<i>Per Insured Person</i>	200
Benefit 11 Journey Disruption			
A	Towing due to Vehicle Breakdown	<i>Per Designated Vehicle</i>	200
B	Minor Roadside Repair Expenses	<i>Per Designated Vehicle</i>	200
C	Alternative Transportation	<i>Per Designated Vehicle</i>	200
D	Rental Car Excess	<i>Per Designated Vehicle</i>	1,000
E	Double Indemnity	<i>Per Designated Vehicle</i>	Per Sum Insured