

ACCIDENT & HEALTH

# MULTI DRIVE PROTECTOR



**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](http://www.pidm.gov.my))



# MULTI DRIVE PROTECTOR

Driver & Passengers Personal Accident Insurance

Multi Drive Protector is specially designed to provide you and your passengers with Personal Accident benefit while travelling on or boarding or alighting from your vehicle.

## WHY YOU NEED MULTI DRIVE PROTECTOR

It provides you and your passengers peace of mind with its comprehensive cover

### LUMP SUM PAYMENT UP TO RM60,000

Due to an accident involving your vehicle (depending on the plan you purchase)

### AFFORDABLE PREMIUM

Very affordable premium at only RM0.16 a day for the lowest plan

### COVERAGE

All your passengers are also covered irrespective of age

### BENEFIT

Benefit is paid whether or not the driver is at fault in the accident

## WHO IS ELIGIBLE TO BUY MULTI DRIVE PROTECTOR

- Anyone who is a registered owner of a private vehicle
- Has a valid driving licence
- Between the age of 17 - 65



## GENERAL EXCLUSIONS

- War and kindred risks
- Ionising radiations or contamination
- Self-injury
- Suicide
- Provoked assault
- Pregnancy or childbirth
- Intoxication
- Vehicle used for hire
- Racing, road rally, pace-making, speed-testing
- Vehicle driven by driver not in possession of valid driving licence

Note: This brochure is for general information only, it is not a contract of insurance. The precise terms and conditions of this insurance are specified in the policy.

### TABLE OF BENEFITS

Benefit	Plan	MDP1	MDP2	MDP3	MDP4
		(RM)	(RM)	(RM)	(RM)
The Sum Insured Per Person					
1	Death	15,000	30,000	45,000	60,000
2 (a)	Loss of both hands or both feet or sight of both eyes	15,000	30,000	45,000	60,000
(b)	Loss of one hand and one foot	15,000	30,000	45,000	60,000
(c)	Loss of either hand or foot and sight of one eye	15,000	30,000	45,000	60,000
3 (a)	Loss of either hand or foot	7,500	15,000	22,500	30,000
(b)	Loss of sight of one eye	7,500	15,000	22,500	30,000
4	Actual expenses reasonably and necessarily incurred for medical and surgical treatment (Per accident)	500	1,000	1,500	2,000
<b>**Annual Premium (Driver + 4 passengers)</b>		<b>35.00</b>	<b>65.00</b>	<b>95.00</b>	<b>125.00</b>
Each Additional Passenger		8.00	16.00	24.00	32.00

*\*\*Annual Premium is subject to 8% Service Tax*

## Generali Insurance Malaysia Berhad

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### Generali Customer Service Centre

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**Important Note:**

1. Read this brochure before you decide to take out the Multi Drive Protector Add-on Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the intermediary or contact us directly for more information.