

ACCIDENT & HEALTH

MULTI LUCKY PERSONAL ACCIDENT



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)



MULTI LUCKY PERSONAL ACCIDENT

Life can be unpredictable. No one knows when an accident can happen. Nasty events can cause serious changes in your life. The lifestyle and comfort you and your spouse are now enjoying may be suddenly disrupted by an accident. Overnight, things could look very different. That is why a comprehensive accident policy is essential for you to fall back on. BUT now, you can be assured of reliable help in time of need with **Multi Lucky** at minimal cost.

UNIQUENESS

Total Paralysis Care

In the event of an accidental Permanent Total Paralysis, a lump sum of 200% of your Capital Sum Insured will be made payable depending on the selected plan.

Financial Obligation Benefit

In the event of an Accidental Death or Permanent Disablement, we would settle your outstanding financial obligation on your housing loan and/or motor loan up to six (6) months repayment sum and/ or the outstanding balance on your Credit Card(s) at the time of the accident. The amount payable depends on the plan selected.

Kidnap Benefit

A lump sum of RM 5,000 for necessary expenses incurred by the Insured Person's family and we also offer reward up to RM70,000 for information leading to the recovery of the Insured Person. In addition, the Capital Sum Insured will be paid in full if the kidnapped Insured Person is not recovered after a period of one (1) year from the day of the kidnap.



INCREMENTAL IN SUM INSURED

No Claims Bonus

The Capital Sum Insured for Accidental Death or Permanent Disablement will be increased by 10% on each renewal up to a maximum of 50% if no claims have been lodged under the Policy.

Double Indemnity

The compensation shall be doubled in the event of an accident resulting in Death or Permanent Total Paralysis while travelling as a fare-paying passenger on any mode of public transport.

COMPREHENSIVE BENEFITS

Death or Permanent Disablement

Lump sum payment in the event of Death or Permanent Disablement due to an accident.

Hospital Income Benefit

A daily benefit up to a maximum of 300 days is payable for the period the Insured Person is confined in a hospital for more than 12 hours for treatment of bodily injury resulting from an accident.

Repatriation Expenses

Reimbursement of the actual expenses incurred up to a maximum amount as specified in the Table of Benefit.

Personal Liability

Covers your legal liability against third party bodily injury or property damage.

EXCLUDED OCCUPATIONS

- Diver
- Jockey
- Firemen
- Seamen and Sea Fisherman
- Racing Drivers
- Oil Rig Workers
- Sawyers and Timber Logging Workers
- War Correspondents
- Steeplejacks
- Stevedores
- Person engaged in demolition of building
- Person engaged in ambulance services
- Woodworking Machinists
- Explosive Handlers
- Underground Tunneling and Mining
- Professional Sports Team
- Professional Entertainers
- Police, Army/Military and Law Enforcement Officers
- Aircraft Testers, Pilots or Crews

HASSLE FREE PAYMENT

Easy Payment

Apart from payment by cash or cheque, premium payment can also be made with your credit card.

ELIGIBILITY

Eligible Age: 13-17 years (applicable for Plan 1 only)
18-65 years (applicable for all Plans)

*(Renewable up to 70 years old)

EXCLUSIONS

- Insanity, Suicide and Self-Inflicted Injuries
- Disease, illness, sickness, HIV, AIDS, ARC
- Racing (other than foot), Speed Trials
- Radiation or contamination by radioactivity
- Childbirth, Miscarriage, Pregnancy
- Congenital defect, pre-existing physical or mental defect or infirmity
- Provoked Murder or Assault
- While committing unlawful act
- Flying as a pilot or crew member in any aircraft
- Riding/Driving without a Licence
- Professional sports
- Martial Arts, Boxing, Aerial Activities
- Liability Assumed by Agreement, Employer's Liability, Occupiers Liability
- Liability in connection with the use of Aircraft, Motor Vehicle
- War, invasion, hostilities, civil war, rebellion, revolution, act of foreign enemy, insurrection, military or usurped power, mutiny, popular uprising
- Terrorism

CLASSIFICATION OCCUPATION

Class 1: Professions and occupations involving non-manual, administrative or clerical duties, solely in offices or similar non-hazardous places.

Class 2: Professions and occupations involving occasional light manual work, or which entails travel, or supervisory duties, exposure to risk from special hazards.

Class 3: Professions and occupations involving in light manual labour but not involving the use of powered tools such as cutting, grinding, or sawing devices or mining, logging and other similar activities of a hazardous nature.

TABLE OF BENEFITS

BENEFITS	PLAN CLASS	1	2	3	4	5
		1, 2 & 3	1 & 2	1 & 2	1 & 2	1 & 2
		RM	RM	RM	RM	RM
A	Total Paralysis Care	200,000	500,000	1,000,000	1,500,000	2,000,000
B	Accidental Death	100,000	250,000	500,000	750,000	1,000,000
C	Permanent Disablement	100,000	250,000	500,000	750,000	1,000,000
	Renewal Bonus	Up to a maximum of RM 50,000	Up to a maximum of RM 125,000	Up to a maximum of RM 250,000	Up to a maximum of RM 375,000	Up to a maximum of RM 500,000
D	Double Indemnity	Up to a maximum of RM 300,000	Up to a maximum of RM 750,000	Up to a maximum of RM 1,500,000	Up to a maximum of RM 2,250,000	Up to a maximum of RM 3,000,000
E	Financial Obligations	Up to a maximum of RM 10,000	Up to a maximum of RM 25,000	Up to a maximum of RM 50,000	Up to a maximum of RM 50,000	Up to a maximum of RM 50,000
F	Hospital Income Benefit - Up to maximum of 300 days	75 day	150 day	225 day	300 day	375 day
G	Repatriation Expenses	5,000	10,000	15,000	20,000	25,000
H	Kidnap Expenses	5,000	5,000	5,000	5,000	5,000
	Kidnap Rewards	20,000	40,000	50,000	60,000	70,000
I	Personal Liability	150,000	400,000	800,000	1,200,000	1,500,000

Premium payable subject to 8% Service Tax and RM10.00 Stamp Duty

1	Individual	205.00	330.00	620.00	860.00	1,100.00
2	Proposer & Spouse	328.00	528.00	992.00	1,376.00	1,760.00

Generali Insurance Malaysia Berhad

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

BNMLINK information for complaints / enquiries:

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

Important Note:

1. Read this brochure before you decide to take out the Multi Lucky Personal Accident 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.