

SmartTraveller Easy Domestic Single Trip

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)

A member of

SmartTraveller Easy Domestic Single Trip

SmartTraveller Easy Domestic protects you even when you travel closer to home (East and West Malaysia) with comprehensive coverage and 24-hour emergency assistance.

TABLE OF BENEFITS (SINGLE TRIP)

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)	
			Individual	Family
1	Accidental Death			
	Pays as a result of Accidental Death of Insured Person	<i>Per Adult</i>	100,000	100,000
		<i>Per Child</i>		25,000
		<i>Family Limit</i>		300,000
2	Accidental Permanent Disablement			
	Pays as a result of Accidental Permanent Disablement of Insured Person	<i>Per Adult</i>	100,000	100,000
		<i>Per Child</i>		25,000
		<i>Family Limit</i>		300,000
3	Medical			
3A	Medical & Hospital Expenses Reimburses expenses (including cost of emergency dental treatment) incurred during accident	<i>Per Adult/Child</i>	20,000	20,000
		<i>After Age 65</i>	10,000	10,000
		<i>Family Limit</i>		60,000
3B	Compassionate Visitation Benefit due to Hospitalisation Pays for additional expenses of one relative or friend required on medical advice to travel or remain behind with you	<i>Per Adult/Child</i>	1,000	1,000
		<i>Family Limit</i>		3,000
3C	Child Care Benefit Pays for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket	<i>Per Event</i>	2,000	2,000
		<i>Maximum Limit</i>		6,000
3D	Hospital Allowance Pays for each complete day you are confined in a hospital on top of medical costs incurred (RM50 per day)	<i>Per Adult/Child</i>	1,000	1,000
		<i>Family Limit</i>		3,000
3E	Emergency Medical Evacuation Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital	<i>Per Event</i>	100,000	100,000
3F	Emergency Medical Repatriation In an event that the Insured Person is hospitalised and it is medically necessary for the Insured Person to be repatriated back to the nearest Hospital to his/her place of residence in Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person	<i>Per Event</i>	100,000	100,000
3G	Repatriation of Mortal Remains Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to the Insured Person's place of residence in Malaysia	<i>Per Event</i>	100,000	100,000

Schedule of Benefits		Limit Per Person / Event	Sum Insured (RM)	
			Individual	Family
4	Personal Belongings			
4A	Baggage and Personal Effects Pays for loss of or damage to your baggage and personal effects due to theft or negligence of the common carrier. Maximum limit for any one item or pair or set of articles is up to RM250. Maximum limit per baggage is up to RM150.	<i>Per Adult/Child</i>	1,000	1,000
		<i>Family Limit</i>		3,000
4B	Personal Money and Travel Documents Pays up to RM200 for expenses incurred in obtaining replacement of travel documents. Loss of money due to theft is covered up to RM200	<i>Per Adult/Child</i>	400	400
		<i>Family Limit</i>		
4C	Baggage Delay Pays if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination	<i>Per Adult/Child</i>	400	400
		<i>Family Limit</i>		1,200
5	Travel Inconvenience and Cancellation			
5A	Travel Delay Pays if the conveyance is delayed from the scheduled departure time for each full 6 consecutive hours delay (RM200 for first 6 hours delay) Cancellation due to the delay Reimburses for irrecoverable deposits/charges paid for the cancelled parts of the trip	<i>Per Adult/Child</i>	800	800
		<i>Family Limit</i>		2,400
5B	Loss of Deposit or Cancellation Reimburses for irrecoverable travel and accommodation expenses paid in advance, provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip	<i>Per Adult/Child</i>	2,000	2,000
		<i>Family Limit</i>		6,000
5C	Travel Curtailment Reimburses for proportional return of irrecoverable prepaid costs incurred, if it is necessary & unavoidable to curtail your trip	<i>Per Adult/Child</i>	2,000	2,000
		<i>Family Limit</i>		6,000
5D	Missed Departure Reimburses for additional accommodation and travel expenses necessarily and reasonably incurred, as a result of mechanical breakdown of public transport services, to get you to the departure port, airport or train station, as stated in your ticket	<i>Per Adult/Child</i>	250	250
		<i>Family Limit</i>		750
6	Personal Liability			
	Personal Liability Indemnifies you for legal liability towards third parties or damage to their property due to your negligence	<i>Per Adult/Child</i>	500,000	500,000
		<i>Family Limit</i>		1,500,000

Medical benefits under Domestic cover are limited to injuries due to accident only.

TABLE OF PREMIUM

Days	Individual	Family (RM)					
	(RM) Per Person	1 Adult + 1 Spouse	1 Adult + 1 Spouse + 1 Child	1 Adult + 1 Child	1 Adult + 2 Children	1 Adult + above 2 Children	1 Adult + 1 Spouse + above 1 Child
1 to 5	28.00	49.00	63.00	42.00	56.00	70.00	70.00
6 to 10	31.00	54.25	69.75	46.50	62.00	77.50	77.50
11 to 18	42.00	73.50	94.50	63.00	84.00	105.00	105.00
19 to 31	50.00	87.50	112.50	75.00	100.00	125.00	125.00

Notes: All premiums are subject to 8% Service Tax. All policies are subject to stamp duty.

Area of Travel

For domestic travel within Malaysia including travel from East Malaysia to West Malaysia (and vice versa).

24-hour Generali Travel Assistance Hotline - (603) 2142 0399

Our medical and emergency assistance hotline is available 24/7

Generali Insurance Malaysia Berhad 197501002042 (23820-W)

Generali Customer Service Centre: Level 1, Menara Generali, 27 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia.

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

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

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

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 SmartTraveller Easy Domestic 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.

