

PERSONAL ACCIDENT

GEN SINAR



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)



INSURANCE WITH A MISSION

Gen Sinar is an affordable personal accident insurance plan that protects financially vulnerable families from loss of income. It provides financial security in the event of accidental death or permanent disablement of the family breadwinner, ensuring children can continue their education without disruption.

BENEFITS

In the event of accidental death or permanent disablement of the insured person, the following will be disbursed:



Immediate Financial Assistance

Immediate payout of **RM20,000** to the family.



Education Allowance

Monthly payout of **RM250 per child** in full-time education until 18 years old, with a total payout up to maximum of **RM100,000**, regardless of the number of children.

SCHEDULE OF BENEFITS

Benefit	Sum Insured
Accidental Death	RM20,000
Accidental Permanent Disablement	RM20,000
Education Allowance	RM250 per month per child in full-time education until age 18, up to maximum of RM100,000 in total.

AMANAHRAYA

AmanahRaya is the appointed trustee responsible for administering the monthly education allowance payout to the impacted family. As Malaysia's only Public Trustee, AmanahRaya is fully owned by the Government of Malaysia and operates under the purview of the Minister of Finance (Incorporated).

All education allowance payouts are held in trust and administered by AmanahRaya in accordance with the terms and conditions of the trust deed entered into, to ensure proper and continued disbursement for the children's education.



Exclusive Product Launch Benefit: Complimentary Telemedicine Consultation

Consult qualified healthcare professionals via phone or video call, with up to **2 sessions** per year (worth up to **RM60 per session**), available for a limited time.

PROTECT YOUR CHILDREN'S EDUCATIONAL JOURNEY AND FUTURE FOR LESS THAN RM8 A MONTH*

*The amount payable for the first year is RM91.28 and RM59.40 for subsequent years, inclusive of stamp duty (absolute assignment and trust deed) and 8% service tax.



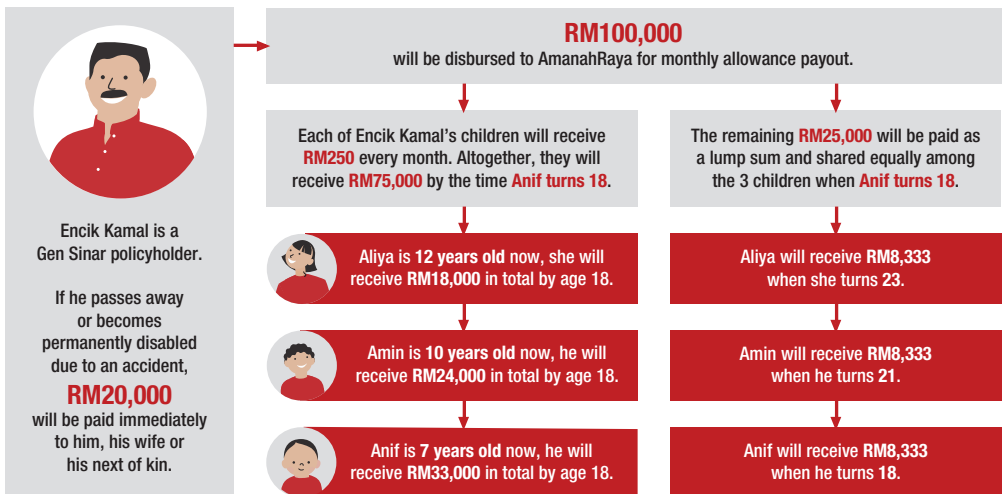
SCAN QR CODE TO FIND OUT MORE

PREMIUM TABLE

Premium Breakdown	Year 1	Subsequent Years
Standard Cover Premium**	RM66.00	RM55.00
Service Tax (8%)	RM5.28	RM4.40
Stamp Duty (Absolute Assignment)	RM10.00	Nil
Stamp Duty (Trust Deed)	RM10.00	Nil
Total Payable	RM91.28	RM59.40

**Premiums are inclusive of 15% commission if purchased through an intermediary

PAYOUT SCENARIO (For illustration purpose only)



SPECIAL EXTENSIONS

- Amateur Sports
- Disappearance
- Drowning
- Exposure
- Food and/or Beverage Poisoning
- Hijack
- Motorcycling
- Murder and Assault
- Snake/Insect Bites (excluding Mosquito Bites)
- Suffocation due to Smoke, Fumes or Poisonous Gas

KEY EXCLUSIONS

Gen Sinar does not cover:

- Unlawful acts or intentional self-injury
- Pre-existing conditions
- HIV/AIDS and related illnesses
- Drug use (unless prescribed)
- Pregnancy or childbirth
- Extreme sports and hazardous occupations
- War or rebellion
- Military service

Please refer to the policy wording for the complete list of Special Extensions and Key Exclusions.

FREQUENTLY ASKED QUESTIONS

1. Who is eligible for Gen Sinar?

This plan is available to Malaysian citizens or permanent residents aged between 18 and 65. It is designed for primary income earners supporting families who are financially vulnerable.

2. What happens if the insured passes away?

A lump sum of RM20,000 is paid to the nominee, and RM100,000 is paid to AmanahRaya to administer the monthly education allowance payout for each child.

3. How are the monthly payouts managed?

Payouts are held in trust and administered by AmanahRaya to ensure secure and transparent disbursement.

4. How is the education allowance paid?

Our appointed trustee AmanahRaya will disburse RM250 per month per child in full-time education until age 18. Any remaining balance is distributed equally among the surviving children as a lump sum when the youngest child turns 18.

5. Can I cancel the policy?

You may only cancel the policy with the written consent by AmanahRaya due to the absolute assignment. If AmanahRaya consents to the cancellation, a refund is provided for the unused portion if no claim has been made.

6. What is the duration of coverage?

The policy provides coverage for 12 months and is renewable annually.

7. Is there a waiting period before coverage starts?

Coverage begins on the Effective Date stated in your policy schedule, once the full premium is paid.

8. What if I miss a premium payment?

Coverage will not commence or may be terminated if the premium is not paid before the effective date.

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.

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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 Gen Sinar 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.