

# PRODUCT DISCLOSURE SHEET



**Dear Customer,**

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date:

## 1 What is Gen Sinar?

Gen Sinar provides 24/7 worldwide coverage in the event of bodily injuries, disablement or death caused solely by accidental means.

## 2 Know Your Coverage

**As an illustration,** with an annual premium of **RM55**, a 30-year-old male in Occupation Class 1 will receive the following coverage:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<ol style="list-style-type: none"> <li>1. Accidental Death – <b>RM20,000</b> or</li> <li>2. Accidental Permanent Disablement – up to <b>RM20,000</b></li> <li>3. Education Allowance – <b>RM100,000</b> <ul style="list-style-type: none"> <li>• This benefit of RM250 per month will be paid to each surviving child who is enrolled in full time education beginning from primary school until they reach 18 years old.</li> <li>• If any outstanding balance remains after all the surviving children have reached the age of 18, the remaining amount will be equally distributed among all the surviving children.</li> </ul> </li> </ol> <p>Note:</p> <p>(a) The payout under Education Allowance will be held on trust and administered by Amanah Raya Berhad as the appointed sole Trustee, subject to the trust deed to be executed between Policyholder and Amanah Raya Berhad (“Trust Deed”)</p> <p>(b) The monthly payout shall cease once the child reaches 18 years old, notwithstanding the child may continue in full time education.</p>	<ul style="list-style-type: none"> <li>• Any unlawful act, wilful exposure to danger, suicide or intentional self-injury.</li> <li>• Any pre-existing conditions.</li> <li>• HIV and/or any HIV related illness including AIDS and/or any mutant derivatives.</li> <li>• Effects of drugs not prescribed by a physician.</li> <li>• Pregnancy or childbirth.</li> <li>• Extreme sports, pot-holing, private hunting trips, motor rallies or competitions and any racing other than foot.</li> <li>• Flying other than as a passenger in a licensed passenger carrying aircraft.</li> <li>• War, invasion, rebellion and revolution.</li> <li>• Regular or temporary, military or police duties or fire service of any country.</li> <li>• Engaging or participating in any professional sports.</li> </ul> <p><b>Note:</b> This list is <b>non-exhaustive</b>. You should refer to the policy for the full list of exclusions under this policy.</p>

The duration of coverage is 12 months. You need to renew your policy annually.

If you have any questions or require assistance on your insurance, you can:				BNMLINK information for complaints / enquiries:
 <p>Call us at 1300 13 2121 or +603 3007 2121</p>	 <p>Visit us at: <a href="https://www.generali.com.my/travel-personal-accident/gen-sinar">https://www.generali.com.my/travel-personal-accident/gen-sinar</a></p>	 <p>Email us at: customer.service.gi@generali.com.my</p>	 <p>Scan the QR code above</p>	<p>4th Floor, Podium Bangunan AICB, No. 10, Jalan Dato' Onn, 50480 Kuala Lumpur. Tel: 1-300-88-5465 (Overseas: +603 21741717) BNMLINK Webpage: <a href="http://bnm.gov.my/BNMLIN">bnm.gov.my/BNMLIN</a></p>

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure of contact Generali Insurance Malaysia Berhad or PIDM (visit <http://www.pidm.gov.my/>).

### 3 Know Your Obligations

For this personal accident insurance policy, you must pay a premium of:		
	First Year	2 <sup>nd</sup> Year Onwards (Annually)
Standard cover premium	<b>RM66</b>	<b>RM 55</b>
Stamp duty for assignment of Trustee	<b>RM10</b> (one time only per new policy)	<b>Nil</b>
Stamp duty for Trust Deed	<b>RM10</b> (one time only per new policy)	<b>Nil</b>
Total amount you must pay is	<b>RM86</b>	<b>RM55</b>
You also have to pay the following fees and charges:		
Stamp duty for Policy	Not applicable	Not applicable
Commission (Only applies if the product is sold through an intermediary)	<b>15% of premium or RM9.90</b>	<b>15% of premium or RM8.25</b>
Service Tax	<b>8% of premium or RM5.28</b>	<b>8% of premium or RM4.40</b>

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.

### 4 Other Key Terms

<ul style="list-style-type: none"> <li>You must assign the Education Allowance benefit to the Amanah Raya Berhad by signing the provided Absolute Assignment form and trust deed in the pre-approved format to formally appoint Amanah Raya Berhad as the sole trustee and to hold the Education Allowance benefit for the benefit of your children. You are not allowed to cancel/rescind/reverse the Absolute Assignment, the Policy and the Trust Deed without written consent of Amanah Raya Berhad.</li> <li>You must provide complete and accurate information in the proposal form, absolute assignment form and trust deed and disclose all material facts you know or should know, including personal activities that may affect the risk profile.</li> <li>The arrangement for the Education Allowance is subject to the terms and conditions in the pre-approved standard trust deed. You are not allowed to change or vary the terms. A copy of the trust deed will be provided to you upon request for your viewing before signing.</li> <li>You must notify us immediately in the case of death claims and bodily injury claims within 21 days of the accident.</li> <li><b>Person Eligible:</b> <ul style="list-style-type: none"> <li>All Malaysians and permanent residents in Malaysia.</li> <li>Insured persons who aged between 18 to 65, with the policy renewable up to age 70.</li> </ul> </li> <li><b>Cash Before Cover:</b> Full premium must be paid to us or our authorized intermediary before the effective date of the policy.</li> </ul> <p><b>Note:</b> This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.</p>
--

### ? Can I cancel my policy?

The policy may not be cancelled without the prior written consent of Amanah Raya Berhad, due to the absolute assignment. Where such consent is obtained, we will refund the proportionate premium for the unexpired period of insurance, provided that no claim has been made.