

Terms & Conditions – Telemedicine Consultation Benefit (Gen Sinar)

1. Telemedicine Services Framework

The telemedicine services are made available through third-party service providers called BookDoc and independent healthcare professionals. Generali acts solely as an intermediary to facilitate access to such services and does not provide medical advice, diagnosis, or treatment.

Any medical consultation, advice, diagnosis, or treatment obtained through the telemedicine services is provided solely by the relevant healthcare professional, and you acknowledge that such services are rendered independently of Generali.

2. Eligibility

This service is available exclusively to eligible **Gen Sinar policyholders**, whose eligibility will be verified using their NRIC details.

3. Entitlement

Each eligible policyholder is entitled to **two (2) complimentary telemedicine consultations per policy year**, provided as part of the product's value-added benefits.

4. Waiting Period

Access to the telemedicine consultation service will only be available **seven (7) days after the effective date of the insurance policy**.

5. Usage Cycle

Upon full utilisation of the two (2) complimentary consultations, any further consultations (including new and follow-up sessions) within the same policy year shall not be covered. The entitlement will be refreshed in the next annual policy renewal cycle, subject to prevailing programme terms and conditions.

6. Scope of Services

The telemedicine service includes consultations under the following categories subject to availability:

- a) General Health
- b) Mental Health

7. Nature of Service

This telemedicine service is intended for **non-emergency medical consultations only**.

In the event of a medical emergency, policyholders are advised to seek immediate treatment at the nearest hospital or healthcare facility.

8. Service Availability

Access to healthcare providers is subject to:

- a) Provider availability and scheduling
- b) Participation of healthcare professionals
- c) System functionality and connectivity

9. Programme Duration

This telemedicine benefit is provided as a **limited-time value-added feature** and may be withdrawn, modified, or revised at the discretion of Generali Insurance Malaysia Berhad.

Generali may terminate this service at any time. Upon any such termination, the rights of use granted to you shall immediately terminate and you must cease using the service.

10. Verification and Misuse

BookDoc and Generali reserve the right to:

- a) Verify policyholder eligibility at any time
- b) Suspend or terminate access to the service in cases of misuse, abuse, or suspected fraudulent activity

11. Personal Data Consent

All personal data provided by you to GENERALI for the purpose of this service, shall be deemed to have been given with consent. Generali may collect, use, store, disclose or share your personal data and other confidential information, gathered from such information provided by you for the purpose of this service, to Generali's affiliates, business partners and associates. Generali makes it a priority to keep secure the personal data of individuals and the said personal data in relation to this service will be processed in accordance with the relevant Personal Data law. Please visit <https://www.generali.com.my/data-privacy-notice> to review and read Generali's Privacy and PDP Policy. You further acknowledge that you have read and accepted Generali's Privacy Notice.

12. Limitation of Liability

Generali shall not be liable for any loss, damage, injury, claim, or liability of any kind whatsoever (including, without limitation, direct, indirect, incidental, special, exemplary, punitive, or consequential losses), including but not limited to personal injury, misdiagnosis, delayed diagnosis, improper treatment, loss of profits, loss of opportunity, or loss of data, arising out of or in connection with:

- a) any medical consultation, advice, diagnosis, or treatment obtained through the telemedicine services;
- b) any act, omission, negligence, or professional judgment of any healthcare provider or third-party service provider;
- c) your access to, use of, inability to use, or reliance on the telemedicine services;
- d) any interruption, delay, or unavailability of the services; or
- e) any unauthorised access to or use of your personal or medical information, except to the extent directly caused by Generali's gross negligence or wilful misconduct.

For the avoidance of doubt, Generali does not warrant or guarantee the accuracy, completeness, or suitability of any medical advice or outcome arising from the use of the telemedicine services. All healthcare providers accessible through the telemedicine services act in their own professional capacity and are not employees, agents, or representatives of Generali.

13. Indemnity

You agree to indemnify, defend, and hold harmless Generali, its affiliates, directors, officers, employees, and agents (the "Indemnified Parties") from and against any and all claims, demands, actions, proceedings, liabilities, damages, losses, and expenses (including legal fees on a full indemnity basis) arising out of or in connection with:

- a) your access to, use, misuse, or reliance on the telemedicine services;
 - b) any medical advice, consultation, diagnosis, or treatment obtained through the telemedicine services;
 - c) any dispute between you and any healthcare provider or third-party service provider;
 - d) your breach of these terms or violation of any applicable laws or regulations;
- or

e) any information provided by you that is inaccurate, incomplete, or misleading.

14. Governing Law

This Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia, and the courts of Malaysia shall have non-exclusive jurisdiction.