

# PRODUCT DISCLOSURE SHEET

Dear Customer,

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

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



Date:

## 1 What is Flight Cancellation or Rescheduling during Trip?

Flight Cancellation or Rescheduling during Trip is an optional add on benefit under Travel Online Single Trip. It covers non-refundable prepaid expenses for trip package, entertainment ticket and accommodation that cannot be used due to the flight changes and additional costs incurred to repurchase a new ticket for alternative transportation in the event of a cancellation or rescheduling of the departure flight by common carrier.

## 2 Know Your Coverage

**As an illustration**, with a premium of **RM12**, a 30-year-old male who purchases this optional add on benefit under VIP Standard Plan <65 (Individual) at sum insured of RM5,000 in Area 1 will receive the following **coverage**:

| This policy <b>covers</b> :                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | This policy <b>excludes</b> :                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>The non-refundable, unused, non-utilized and / or non-transferrable trip package, entertainment ticket<sup>1</sup>, accommodation deposits or charges that paid in advance of the trip and additional costs to repurchase a new ticket for alternative transportation</li></ul> <p><b>Notes:</b><br/><sup>1</sup>Entrance / admission ticket to entertainment events or places such as amusement park, theme park, museums, circuses, operas, musical theatre, concerts for a planned event date and time.</p> | <ul style="list-style-type: none"><li>Any pre-existing condition.</li><li>Any unlawful act, wilful exposure to danger, suicide or intentional self-injury.</li><li>HIV and/or any HIV related illness including AIDS and/or any mutant derivatives.</li><li>Air travel other than as a fare-paying passenger on an aircraft operated by an airline.</li><li>War, invasion, rebellion, acts of foreign enemy hostilities.</li><li>Any claims in respect of pandemic and flight cancellation or rescheduling arising before the commencement of the trip.</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> |

**If you have any questions or require assistance on your travel insurance coverage, you can:**



Call us at  
1300 13 2121 or  
+603 3007 2121



Visit us at:  
[Overseas Travel Insurance | Generali Malaysia](#)



Email us at:  
[customer.service.gi@generali.com.my](mailto:customer.service.gi@generali.com.my)



Scan the QR  
code above

**BNMLINK information for complaints / enquiries:**

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No. 10, Jalan Dato' Onn,  
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Tel: 1-300-88-5465  
(Overseas: +603 2174 1717)  
BNMLINK Webpage:  
[bnm.gov.my/BNMLINK](http://bnm.gov.my/BNMLINK)

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](http://www.pidm.gov.my)).

### 3 Know Your Obligations

|                                                                          |                              |
|--------------------------------------------------------------------------|------------------------------|
| <b>For this travel insurance policy, you must pay a premium of:</b>      |                              |
| Standard cover                                                           | <b>RM12 (per trip)</b>       |
| Additional Cover                                                         | <b>N/A</b>                   |
| Total premium you must pay is <b>RM12</b>                                |                              |
| <b>You also have to pay the following fees and charges:</b>              |                              |
| Stamp duty                                                               | <b>N/A</b>                   |
| Commission (Only applies if the product is sold through an intermediary) | <b>25% of premium or RM3</b> |
| Service Tax                                                              | <b>N/A</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

- You must provide complete and accurate information in the proposal form.
- You must disclose all material facts you know or should know, including personal activities that may affect the risk profile.
- **Claims:** If an accident occurs which gives rise to a claim, you shall notify us not later than 45 days after the expiry of this insurance or upon return to Malaysia, whichever is earlier. All supporting documents proving the loss must be submitted to us to support your claim.
- **Person Eligible:**
  - All Malaysians, permanent residents, work permit holders, pass holders, and their legally residing spouses/children in Malaysia.
  - You / policyholder must be at least 18 years old and all insured persons (if any) must between 30 days and age 80.
  - Child who aged at least at least 30 days old to 18 years old, maximum up to 23 years old if a full-time student.
- **Cash Before Cover:** Full premium must be paid to us or our authorized intermediary before the effective date of the policy.

**Note:** This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions.

### ? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving written notice to us. However, a refund of premium is not allowed once the policy has been issued.