

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 Travel Online Annual Trip?

Travel Online Annual Trip is a travel insurance for overseas travel. It provides coverage for personal accident and medical expenses due to accident or illness. Additionally, it protects your personal belongings, covers expenses incurred by travel inconvenience, emergency medical evacuation & repatriation and optional add on benefits.

2 Know Your Coverage

As an illustration, with an annual premium of **RM294**, a 30-year-old male who selects Gold Plan (Individual) in Area 1 will receive the following **coverage**:

This policy covers :	This policy excludes :
1. Personal Accident a) Accidental Death and Accidental Permanent Total Disablement – RM250,000 b) Child Education – RM10,000 2. Medical Benefits a) Medical, Hospital and Treatment Expenses – RM200,000 b) Compassionate Visitation (due to hospitalization of insured person)¹ – RM5,000 c) Compassionate Visitation (due to insured person's death)¹ – RM5,000 d) Alternative Medical¹ – RM500 e) Child Care¹ – RM500 per day, RM5,000 per event f) Medical Treatment in Malaysia¹ – RM20,000 g) Hospital Allowance – RM 350 per day, maximum up to RM10,500 3. Emergency Medical Evacuation & Repatriation a) Emergency Medical Evacuation – unlimited b) Emergency Medical Repatriation – unlimited c) Repatriation of Mortal Remains – unlimited 4. Personal Belonging Benefits a) Baggage and Personal Effects – RM5,000 RM500 per article, RM300 per baggage b) Travel Documents – RM5,000 c) Personal Money – RM800 d) Baggage Delay – RM800 (RM200 every 6 hours) 5. Travel Inconvenience Benefits a) Travel Delay, Overbooked, Misconnection or Reroute – RM2,000 (RM200 every 6 hours) b) Cancellation or Postponement² – RM20,000 c) Travel Curtailment – RM20,000 d) Hijacking – RM10,000 (RM1,000 every 24 hours) e) Missed Departure – RM1,000 f) Loss of use of Entertainment Tickets² – RM1,000 (RM250 per ticket) g) Loss of Credit Card – RM5,000 h) Personal Liability – RM1,000,000 j) Rental Car Excess – RM1,000 k) Ransom Payment as a result of Kidnapping & Hostage – RM50,000 l) Home Care – RM5,000 (RM500 per article)	• Any pre-existing condition. • Any unlawful act, wilful exposure to danger, suicide or intentional self-injury. • HIV and/or any HIV related illness including AIDS and/or any mutant derivatives. • Air travel other than as a fare-paying passenger on an aircraft operated by an airline. • War, invasion, rebellion, acts of foreign enemy hostilities. Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions under this policy.

Notes: ¹ Subject to Medical, Hospital and Treatment Expenses limit. ² Insurance must be purchased at least 14 days prior to the commencement of the trip.	
By paying an additional premium of RM24 , you can expand the coverage to include: - Flight Cancellation or Rescheduling during Trip – RM2,500 - Cruise Cover – RM3,000	
The duration of coverage is 12 months. You need to renew your policy annually.	
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.qi@generali.com.my  Scan the QR code above	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

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).

3 Know Your Obligations

For this travel insurance policy, you must pay a premium of:	
Standard cover	RM294 (annually)
Additional Cover	RM24 (annually)
Total premium you must pay is RM318	
You also have to pay the following fees and charges:	
Stamp duty	RM10
Commission (Only applies if the product is sold through an intermediary)	25% of premium or RM79.50
Service Tax	N/A

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 75. - Child who aged 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.
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? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving written notice to us. If no claim is made, any refund upon cancellation is subject to the terms & conditions in the policy wording.