

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 PA ZenProtect?

Gen PA ZenProtect provides 24/7 worldwide coverage in the event of bodily injuries, disablement or death caused solely by accidental means. This product offers two different plans options.

2 Know Your Coverage

As an illustration, with an annual premium of **RM90**, a 30-year-old male in Occupation Class 1 who selects Plan A – RM50,000 will receive the following **coverage**:

This policy covers :	This policy excludes :
1. Accidental Death – RM50,000 2. Accidental Permanent Disablement – RM50,000 3. Accidental Medical Expenses – RM2,000 4. Hospital Income (Max up to 180 days) – RM50 per day 5. Financial Obligations – RM2,500 6. Funeral Allowance – RM1,000	• Any unlawful act, willful exposure to danger, intentional self-injury, suicide or attempted suicide, while sane or insane. • Any pre-existing physical or mental defect or infirmity. • HIV and/or any HIV related illness including AIDS and/or any mutant derivatives. • Pregnancy or childbirth. • Dangerous sports e.g. pot-holing, skin-diving, hockey polo, private hunting, racing other than foot. • Flying other than as a passenger in a licensed passenger carrying aircraft. • War, invasion and rebellion. • Regular or temporary military or police duties or fire service of any country. Note: This list is non-exhaustive. You should refer to the policy for the full list of exclusions under this policy.

By paying an additional premium of **RM65**, you can expand the coverage to include:

- Active Lifestyle Bundle – **Plan A** for yourself
- Children Bundle – **Plan A** for 1 child

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

If you have any questions or require assistance on your personal accident insurance coverage, you can:



Call us at
1300 13 2121 or
+603 3007 2121



Visit us at:
[Gen PA](#)
[ZenProtect](#)
[Generali Malaysia](#)



Email us at:
customer.service.gi@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 personal accident insurance policy, you must pay a premium of:	
Standard cover: Gen PA ZenProtect - Plan A	RM90 (annually)
Additional Cover: - Active Lifestyle Bundle – Plan A for yourself at RM35 - Children Bundle – Plan A for 1 child at RM30	RM65 (annually)
Total premium you must pay is RM155	
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 RM38.75
Service Tax	8% of premium or RM12.40

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.
- You must notify us immediately in the case of death claims and bodily injury claims within 21 days of the accident.
- Person Eligible:**
 - All Malaysians, permanent residents, work permit holders, pass holders, and they are legally residing in Malaysia.
 - Insured persons who aged between 18 to 65, with the policy renewable up to age 70.
 - 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.

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 a written notice to us. Upon cancellation, we will return the proportionate part of the premium in respect of the unexpired period of insurance provided no claim has been made.