GENERALI

Frequently Asked Questions (FAQs) for Complimentary PA Cover Campaign

1. **What is this campaign about?**
During the Campaign Period, customers who successfully purchase OneMedic Plus will receive a complimentary Accidental Death and Disablement Benefit with Sum Assured of RM 50,000 ("Campaign Reward"). The Campaign Reward is underwritten by Generali Insurance Malaysia Berhad.

2. **Who is eligible for this campaign?**
   - This Campaign is available to customers who successfully purchase OneMedic Plus during the Campaign Period. Customer who successfully purchase OneMedic Plus from 26 January 2026 to 7 May 2026 will be eligible for the Campaign Reward too.
   - The following criteria must also be fulfilled by the customer to be eligible for the Campaign Reward:
     a. Entry Age between 30 days old to 65 years old (inclusive)
     b. No pre-existing conditions
     c. Normal health and free from any physical deformity
     d. Occupation that does not falls under the Excluded Occupation List (*refer to Appendix 2 for more details*)
     e. The customers are Malaysian
     f. Non-Malaysian customers who are legally allowed to work and reside in Malaysia. Coverage only applies to accidents in Malaysia only.

3. **What is the Campaign Reward?**
   - The customer shall receive complimentary 1-year coverage of Personal Accident Insurance (Accidental Death and Disablement) with Sum Insured of RM 50,000 which provides the following benefits:
     a. Accidental Death – 100% of Sum Insured
     b. Accidental Permanent Disablement – Percentage of Sum Insured shown in the Scale of Compensation for Accidental Permanent Disablement Benefits corresponding to any Permanent Disablement sustained (*refer to Appendix 1 for more details*)

4. **What are the term and conditions for this campaign?**
   - The policy must be submitted before 30th September 2026. Submission of the policy after 30th September 2026 will not be eligible for this campaign or entertained.
   - The policy must be issued by 31st October 2026, to be eligible for the Campaign Reward.
   - OneMedic Plus rider must remain in-force until the issuance of the Campaign Reward is completed.
   - Campaign Reward will be effective as per table below:

Submission Date	Benefit Coverage Effective Date	Benefit Coverage End Date
Batch 1: 26th January 2026 – 30th June 2026	1st July 2026	30th June 2027
Batch 2: 1st July 2026– 30th September 2026	1st October 2026	30th September 2027

- The Campaign Reward shall only cover the Life Insured of the Policy.
- Generali Insurance Malaysia Berhad and Generali Life Insurance Malaysia Berhad may decline the Campaign Reward entitlement in the event any of the terms and conditions of this campaign is not fulfilled. No appeals will be entertained. The Campaign Reward is non-transferable and any request for Campaign Reward to be issued to a third-party policy will not be entertained. Any final decisions on eligibility to the Campaign Reward shall be made by Generali Insurance Malaysia Berhad.

5. How will I know when the Campaign Reward has been successfully issued?

- Customers will be notified via SMS to the latest registered contact number (if available) in our records once the Campaign Reward has been issued. At the same time, customers can also retrieve the Certificate of Insurance through MyGenerali Customer Portal (ePolicy).

6. Who can I contact if I have any enquiries regarding the Campaign Reward?

- For more information related to plan benefits, underwriting, nomination or claim related matters, please refer to the Certificate of Insurance or You may contact Generali Insurance Malaysia Berhad at 1 300 13 2121 or +603 3007 2121 and press 1 when prompted or email directly at corporate.accounts.gi@generali.com.my.

GENERALI

Soalan Lazim untuk Kempen Complimentary PA Cover

1. Apakah kempen ini?

Sepanjang Tempoh Kempen, pelanggan yang berjaya membeli OneMedic Plus akan menerima manfaat percuma Kematian dan Hilang Upaya Akibat Kemalangan dengan Jumlah Diinsuranskan sebanyak RM50,000 ("Ganjaran Kempen"). Ganjaran Kempen ini diunderait oleh Generali Insurance Malaysia Berhad.

2. Siapakah yang layak untuk kempen in?

- Kempen ini terbuka kepada pelanggan yang berjaya membeli OneMedic Plus sepanjang Tempoh Kempen. Pelanggan yang berjaya membeli OneMedic Plus dari 26 Januari 2026 hingga 7 Mei 2026 juga layak menerima Ganjaran Kempen.
- Pelanggan juga mesti memenuhi kriteria berikut untuk layak menerima Ganjaran Kempen:
  a. Umur Kemasukan antara 30 hari hingga 65 tahun (termasuk)
  b. Tiada keadaan sedia ada (pre-existing conditions)
  c. Sihat dan bebas daripada sebarang kecacatan fizikal
  d. Pekerjaan tidak termasuk dalam Senarai Pekerjaan Dikecualikan (rujuk Lampiran 2 untuk maklumat lanjut)
  e. Pelanggan adalah Warganegara Malaysia
  f. Pelanggan bukan warganegara Malaysia yang dibenarkan secara sah untuk bekerja dan tinggal di Malaysia. Perlindungan hanya terpakai untuk kemalangan yang berlaku di Malaysia sahaja.

3. Apakah Ganjaran Kempen ini?

- Pelanggan akan menerima perlindungan percuma selama 1 tahun bagi Insurans Kemalangan Diri (Kematian dan Hilang Upaya Akibat Kemalangan) dengan Jumlah Diinsuranskan sebanyak RM50,000 yang menyediakan manfaat berikut:
  a. Kematian akibat kemalangan – 100% daripada Jumlah Diinsuranskan
  b. Hilang Upaya Kekal akibat kemalangan – Peratusan daripada Jumlah Diinsuranskan berdasarkan Skala Pampasan bagi Hilang Upaya Kekal akibat Kemalangan yang berkaitan (rujuk Lampiran 1 untuk maklumat lanjut)

4. Apakah terma dan syarat kempen ini?

- Penyerahan polisi mesti dilakukan sebelum 30 September 2026. Penyerahan selepas 30 September 2026 tidak akan layak atau dilayan.
- Polisi mesti dikeluarkan sebelum atau pada 31 Oktober 2026 untuk layak menerima Ganjaran Kempen.
- Rider OneMedic Plus mesti kekal berkuat kuasa sehingga pengeluaran Ganjaran Kempen selesai.
- Ganjaran Kempen akan berkuat kuasa seperti jadual di bawah:

Tarikh Penyerahan	Tarikh Mula Perlindungan	Tarikh Tamat Perlindungan

Generali Life Insurance Malaysia Berhad 200601003992 (723739-W)
Generali Customer Service Centre
Level 1, Menara Generali, 27, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia
Tel: 1 300 13 2121 or +603 3007 2121 Email: customer.service.life@generali.com.my
www.generali.com.my

Kumpulan 1: 26 Januari 2026 – 30 Jun 2026	1 Julai 2026	30 Jun 2027
Kumpulan 2: 1 Julai 2026 – 30 September 2026	1 Oktober 2026	30 September 2027

- Ganjaran Kempen hanya melindungi Hayat Diinsuranskan dalam polisi.
- Generali Insurance Malaysia Berhad dan Generali Life Insurance Malaysia Berhad berhak menolak kelayakan Ganjaran Kempen sekiranya mana-mana terma dan syarat tidak dipenuhi. Sebarang rayuan tidak akan dilayan. Ganjaran Kempen tidak boleh dipindah milik, dan sebarang permintaan untuk diberikan kepada polisi pihak ketiga tidak akan dipertimbangkan. Keputusan muktamad mengenai kelayakan adalah di tangan Generali Insurance Malaysia Berhad.

5. Bagaimanakah saya akan mengetahui bahawa Ganjaran Kempen berjaya dikeluarkan?

- Pelanggan akan dimaklumkan melalui SMS ke nombor telefon terkini yang didaftarkan (jika ada) dalam rekod kami setelah Ganjaran Kempen dikeluarkan. Pada masa yang sama, pelanggan juga boleh mendapatkan Sijil Insurans melalui Portal Pelanggan MyGenerali (ePolicy).

6. Siapakah yang boleh saya hubungi sekiranya saya mempunyai pertanyaan mengenai Ganjaran Kempen?

- Untuk maklumat lanjut berkaitan manfaat pelan, pengunderaitan, penamaan atau tuntutan, sila rujuk Sijil Insurans atau hubungi Generali Insurance Malaysia Berhad di 1 300 13 2121 atau +603 3007 2121 dan tekan 1 apabila diminta atau emel kepada corporate.accounts.gi@generali.com.my.

Generali Life Insurance Malaysia Berhad 200601003992 (723739-W)
Generali Customer Service Centre
Level 1, Menara Generali, 27, Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia
Tel: 1 300 13 2121 or +603 3007 2121 Email: customer.service.life@generali.com.my
www.generali.com.my

GENERALI

Appendix 1: Scale of Compensation for Accidental Permanent Disablement Benefits (*Skala Pampasan untuk Manfaat Hilang Upaya Kekal Akibat Kemalangan*)

	Description of Permanent Disablement		Percentage of Sum Insured
Item 1	1.1	Accidental Death	100%
Item 2	2.1	Permanent total disablement	100%
	2.2	Loss of limb	100%
	2.3	Total loss of sight of one eye or both eyes	100%
	2.4	Total paralysis or Injuries resulting in being permanently bedridden	100%
	2.5	Loss of hand at or above the wrist	100%
	2.6	Loss of foot at or above the ankle	100%
Item 3	3.1	Loss of sight of eye except perception of light	50%
	3.2	Loss of lens of eye	50%
	3.3 3.4	Loss of four fingers and thumb of one hand Loss of four fingers	50% 40%
	3.5	Loss of thumb - both phalanges - one phalanx	 25% 10%
	3.6	Loss of index finger - three phalanges - two phalanges - one phalanx	 10% 8% 4%
	3.7	Loss of middle finger - three phalanges - two phalanges - one phalanx	 6% 4% 2%
	3.8	Loss of ring finger - three phalanges - two phalanges - one phalanx	 5% 4% 2%
	3.9	Loss of little finger - three phalanges - two phalanges - one phalanx	 4% 3% 2%
	3.10	Loss of metacarpals - first or second - third, fourth or fifth	 4% 3%
	3.11	Loss of toes - all - big, both phalanges - big, one phalanx - other than big, each toe	 18% 5% 2% 1%
	3.12	Permanent and Total Loss of hearing - both ears - one ear	 75% 15%
	3.13	Permanent and Total Loss of speech	50%
	3.14	Any permanent partial disablement not specified above other than loss of sense of taste or smell	To be assessed by Us according to the opinion of Our medical advisors which will not be inconsistent with the foregoing and will be without regard to the Insured Person's occupation

Note: "Us" and "Our" in this Appendix 1 shall refer to Generali Insurance Malaysia Berhad

GENERALI

Appendix 2: Excluded Occupation List (Senarai Pekerjaan Dikecualikan)

Abattoir Worker	Construction Worker >30ft heights	Furniture Maker (with machine)	Pipe Layer
Acrobat	Contractor (manual >30ft heights)	General Worker >30ft heights	Plasterer >30ft heights
Actor/Actress/Artiste	Craftsman >30ft heights	Glazier >30ft heights	Police - Administrative Staff
Advertiser (manual) >30ft heights	Dancer	Horse Riding Instructor	Police - Non-Administrative Staff
Aerial Erector >30ft heights	Demolition Worker - No Explosives	Horse Trainer	Police Inspector
Air Crew Member	Demolition Worker - With Explosives	Inspector	Politician
Air Hostess / Steward / Stewardess	Detective / Investigator	Jockey	Quarry Manager (Admin / Supervisory)
Air Traffic / Flight Controller (outdoor)	Diver	Journalist (Non Desk-Bound)	Quarry Worker
Aircraft Cabin Crew	Diver (Commercial)	Lifesaver / Lifeguard - Ocean	Railway Linesman (High Voltage)
Airforce	Diver Oil Rig	Lifesaver / Lifeguard - Swimming Pool	Railway Maintenance Worker
Animal Trainer	Diver Police	Linesman - High Voltage	Roof Tiler > 30ft heights
Armed Forces / Special Forces	Dock Worker (manual)	Lorry Attendant (> 3 tonnes)	Sandblaster
Army	Dock Worker- Supervisory	Truck Attendant (> 3 tonnes)	Sawmill Worker / Sawyer
Asbestos Worker >30ft heights	Driver - Ambulance	Metal/Steel Worker	Scaffolder
Asphalt Worker	Driver - Lorry (> 3 tonnes)	Military/Police Personnel	Security Guard (Armed)
Athletes / Professional Sportsperson	Driver - Truck (> 3 Tonnes)	Miner	Security Guard (Unarmed)
Bill/Debt Collectors	Electrician >30ft heights	Mining Surveyor	Ship Crew
Blacksmith / Ironsmith	Electricity Lines Worker	Model	Stunt Man
Blasters	Elevator Technician	Naval Officer	Surveyor - Marine
Boat Builder & Repairer (onshore)	Engineer - Mining	Nuclear Energy Workers	Tarmac Layer
Bodyguard	Engineer - Quarry	Oceanographer	Theme Park Worker >30ft heights
Bomb Disposal	Engraver	Offshore Platform Worker	Timber Logging Workers
Bricklayer	Entertainer / Performer	Oil Rig Diver	Tunneller / Tunnel Worker
Building Cleaner >30ft heights	Explosive Worker	Oil Rigger	Warden / Prison Warden
Cabinet Maker	Fireman	Operator - Tower Crane	Watchman (armed)
Carpenter	Fisherman	Overhead Line Worker - High Voltage	Window Cleaner >30ft heights
Circus Performer	Footballer	Painter >30ft heights	Wireman >30ft heights
Coal Miner	Forestry Worker	Pilot	Yacht Builder
Comedian (Entertainer)	Foundryman	Pilot (Off Duty)	Zoo Keeper