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**.

GENERALI

Date:

1 What is Multi Drive Protector Plus?

Multi Drive Protector Plus is an optional add-on coverage under Private Car Policy that provides personal accident protection for you, your authorised driver and passengers against accidental death, disablement or bodily injury while driving, travelling in, boarding or alighting from your car.

If you are an individual named as the insured in the policy schedule, this add-on also extends personal accident coverage to you while travelling as a fare-paying passenger on public transport services within Malaysia.

In addition, the add-on provides roadside assistance benefits, including emergency towing and minor roadside repair services for your car within Malaysia. For more details, you may refer to the flyer available at website Private Car Insurance & Available Add Ons | Generali Malaysia

2 Know Your Coverage

As an illustration, for ***RM195*** annually, a customer who purchases Plan MDP8 for a 5-seater private car insured under a Comprehensive Policy will receive the following coverage:

This add-on **covers**:	This add-on **excludes**:
• Death **– RM60,000** • Permanent Disablement **– Up to RM60,000** • Medical Expenses **– RM2,000 per accident** • Roadside Assistance i. 24-hour Emergency Towing ii. Minor Roadside Repair	• Racing (other than treasure hunts), rallies, pace making, speed testing, used in connection with motor trade, for hire or reward • Vehicle used for carriage of passengers for reward • Any act of terrorism • Self-injury, suicide or attempted suicide, wilful exposure to injury, provoked assault, pregnancy or childbirth or any pre-existing physical defect or infirmity. **Note**: This list is non-exhaustive. You should refer to the policy for the full list of exclusions under this policy.

The duration of coverage is 12 months. You need to renew your policy together with this add-on 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: Private Car Insurance & Available Add Ons | 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 add-on (Plan MDP8), you must pay a premium of:	If purchase via intermediary	If direct purchase
Base premium (Driver + 4 passengers)	*RM195*	*RM195*
(+) Additional Passenger	-	-
(+) 8% Service tax	*RM15.60*	*RM14.04*
(+) Stamp duty	*N/A*	*N/A*
Total premium payable	***RM210.60***	***RM189.54***
Commission / Rebate for direct channel	***Commission: 10% or RM19.50***	***Rebate: 10% or (RM19.50)***

The applicability of stamp duty and service tax amount herein applied, or any other taxes are subjected to the prevailing laws of Malaysia.

IMPORTANT INFORMATION YOU SHOULD KNOW

A	The duration of coverage is 1 year. You need to renew your policy together with this add-on annually.
B	The insurance will only be effective once you have paid the premium (cash before cover).
C	In the event of an accident, you should notify us the soonest possible. You may do so by calling our Roadside Assistance hotline at 1800-22-2262. Alternatively, you may reach us through the GeneraliMY mobile app for our 24/7 roadside assistance.
D	The seating capacity stated in your vehicle's registration card will be used for the purpose of this coverage. If the actual number of passengers exceeds the insured capacity, the liability limit payable for each person will be reduced proportionately to the actual number of passengers.
E	Upon the occurrence of any accident likely to give rise to a claim under this coverage, you shall within 14 days from the date of the accident give notice to us with full particulars of the accident and injuries. The insured person shall as soon as possible obtain and act on proper medical or surgical advice.
F	Public Transport Services refers to any licensed bus, taxi, e-Hailing, ferry and rail services that are available to the public on a fare-paying basis. It excludes all modes of transportation that are privately arranged, chartered, or arranged as part of a tour, even if the services are regularly scheduled.

Can I cancel this add-on coverage?

- Yes. You may cancel this add-on coverage 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 and no benefit has been utilised under this add-on.