



GREAT WALL PERSONAL ACCIDENT

Product Disclosure Sheet

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the Great Wall Personal Accident Insurance Policy. Be sure to also read through the general terms and conditions.
2. You are advised to note the scale of benefits for death and disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.
3. Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

1. What is this product about?

This policy will compensate you and/or your spouse and /or your children in the event of injuries disability or death caused solely by violent, accidental, external and visible means. Cover is valid 24 hours, worldwide.

There is a one-time 50% renewal bonus on the original capital sum insured on the 2nd year of policy renewal if there were no claims in the preceding year. In the event of a claim, your capital sum insured will revert to the original sum insured. This renewal bonus does not apply to your child(ren) benefits.

2. What are the covers / benefits provided?

This product covers:

You and your spouse:

- Death caused by an accident.
- Permanent disablement caused by an accident.
- Snatch theft – pays a lump sum payment for loss or damage to your personal effects due to snatch theft (limit to 2 claims per policy year)
- Hospital income (up to 180 days) in the event of hospitalization for more than 12 hours and within 21 days from the day of accident.

Your child(ren)

- Death caused by an accident.
- Permanent disablement caused by an accident.
- Guardian allowance – pays an allowance if your child is hospitalized due to an accident for more than 12 hours (up to 60 days).
- Home tuition benefit – pays a lump sum payment for your child's tuition when he / she misses class for more than 2 weeks due to an accident.

- Hospitalization benefit – pays a lump sum payment in the event your child is hospitalized for more than 30 days due to accident.

Please refer to the insurance contract for the full list of terms and conditions under this policy. The insurance cover is for one year. You need to renew your insurance policy annually.

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. How much premium do I have to pay?

Your premium depends on the type of coverage chosen. The table below shows the annual premium payable under each Plan type and the person(s) who will be covered:

Annual Premium	Plan 1	Plan 2	Plan 3	Plan 4
Insured	RM200	RM400	RM500	RM900
Spouse	RM160	RM320	RM400	RM720
Child	RM100	RM100	RM100	RM100

A person whose occupation falls under class 3 is not eligible to purchase this product.

4. What are the fees and charges I have to pay?

In addition to the premium, you have to pay:	Amount
a. Service Tax	8% of premium
b. Stamp Duty	RM 10.00

The premium that you have to pay includes the commissions paid to the intermediaries, if any, amounting to 25% of the premium.

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

5. What are some of the key terms and conditions that I should be aware of?

- **Cash Before Cover:** Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Age Limit:** Your age must be between 18 years to 65 years. Policy renewal is allowable up to age 70 years.
- **Spouse:** Your legal husband / wife who is not legally separated or divorced at the commencement of the policy. Spouse shall mean legal spouse as named in the Policy Schedule.
- **Children:** Children shall mean natural children, stepchildren or legally adopted children as named in the Policy Schedule between the ages of 30 days to 18 years or up to 23 years who is a full-time student in a recognized education institution provided he / she is unmarried and financially dependent upon you.
- **Nominee:** You must nominate a nominee and ensure that your nominee is aware of the personal accident policy.
- **Claims:** You must submit your claim with all the supporting information and documents to us and give us full cooperation in assessing your claim.
- **Tax:** You agree to pay us for any taxes or charges imposed by the government in respect of the execution and delivery of this policy.
- **Cooling-off Period:** Full premium will be refunded if you decide to cancel your policy within thirty (30) days from the effective date of the policy.
- You must observe and fulfill the Terms, Conditions, Endorsements, Clauses or Warranties of the Policy.

6. What are the major exclusions under this policy?

This policy does not cover:

- Self-inflicted injury, suicide or attempted suicide, willful exposure to injury, provoked assault, pregnancy or childbirth or any pre-existing physical defect or infirmity.
- Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or alcohol.
- War, invasion act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising, any act of terrorism.
- Engaging or taking part in naval air force or military service or operations or participating in operations planned or conducted by the civil or military authorities.

NOTE: This list is not exhaustive. Please refer to the policy wording for the full list of terms and conditions under this policy

7. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. Refund of premium paid is subject to short-period rates.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondence reaches you in a timely manner.

9. Where can I get further information?

If you have any enquiries about this product or any other types of similar products, you can contact us or your insurance intermediary or visit our website at www.generali.com.my.

If you have any enquiries, please contact us at:

Generali Insurance Malaysia Berhad

(formerly known as AXA Affin General Insurance Berhad)

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Generali Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at 01March2024.

The information provided in this Product Disclosure Sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy wording.