

OCCUPATION

Class 1	Occupation involving non-manual, administrative or clerical work – solely in offices or similar non-hazardous places or full time students.
Class 2	Occupation involving work of supervisory nature or traveling outside office for business purposes but not engaging in manual labour.
Class 3	Occupation involving occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery.

EXCLUDED OCCUPATION

- Air Crew, Pilots
 - Explosive handlers/makers
 - Oil Rig workers
 - Military and law enforcement officers
 - Professional entertainers
 - Seamen
 - Jockeys
- Professional sports team
 - Professional rally drivers (motor sports)
 - Fireman
 - Divers
 - Demolition workers
 - Timber loggers
 - Miners and person working underground

Please note that the list is non-exhaustive. You are advised to refer to the policy contract for the full terms and conditions.

EXTENDED COVERAGE

- Motorcycling
 - Water Sports
 - Water Skiing
 - Hijacking
 - Strike, Riot & Civil Commotion
 - Amateur Sporting
 - Animal Attacks
 - Unprovoked Murder & Assault
 - Drowning
 - Suffocation through fumes, smoke & poisonous gas
 - Food & Drink Poisoning
 - Natural Perils such as earthquake, volcanic eruption, tidal waves & lightning
- Intoxication of prescribed drugs
 - Winter Sports
 - Scuba Diving
 - Hunting
 - Mountaineering (excluding use of rope)
 - Polo Playing
 - Disappearance
 - Exposure to natural elements
 - Unscheduled flight except helicopters or taking off from a helipad

Please note that the list is non-exhaustive. You are advised to refer to the policy contract for the full terms and conditions.

MAJOR EXCLUSIONS

1. War, Invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
2. Martial Law or state of siege.
3. Fits, hernia, venereal disease, AIDS, pregnancy, childbirth, miscarriage, confinement or any complications, unprescribed drugs, suicide, self-inflicted injury.
4. Insanity or mental illness.
5. Flying as a pilot or crew member in any aircraft.
6. Steeple Chasing, Martial Arts (during competition) and Racing/ Rally (other than on foot).
7. Professional Sports.
8. Aerial Sporting Activities.
9. Radiation or contamination by radioactivity.
10. Terrorism but only as the sole result of the utilization of nuclear, chemical or biological weapons of mass destruction.

You can visit our website to read the Policy Wording, or request a copy from our staff. Please note that this list is non-exhaustive. You are advised to refer to the policy contract for the full terms and conditions.

IMPORTANT NOTE

1. You should satisfy yourself that this plan best suits your needs and that you are advised the coverage, exclusions and limitations of benefits highlighted are not exhaustive.
2. You should satisfy yourself that the premium payable under the policy contract is an amount you can afford.
3. This brochure is not a contract of insurance. The complete coverage, terms and conditions applicable are set out in the insurance contract issued by Generali Insurance Malaysia Berhad.
4. In the event of any discrepancy between the English, Bahasa Malaysia and Chinese Versions, the English version shall prevail.
5. Bank of China (Malaysia) Berhad is merely a distributor of Great Wall Personal Accident Insurance. Generali Insurance Malaysia Berhad is responsible for the products and benefits offered, as well as representation made in any of the marketing materials including Bank of China (Malaysia) Berhad's marketing material/ relating to the products.

This plan is underwritten by:

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This product is distributed by:

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2½ Mile, Rock Road, 93200 Kuching, Sarawak.
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GREAT WALL
Personal Accident Insurance



Member of PIDM
The benefit(s) payable under eligible policy 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).

Accident Beyond Control
Protection Within Control

Little premium, huge protection

Underwritten by:



Scan to visit
our website



PRODUCT BRIEF

Accidents can happen to Anyone, at Anytime. No one knows when an accident can happen, and when it happens it can turn your lives around. This is why a comprehensive Great Wall Personal Accident Insurance is the plan for you and your family.

KEY UNIQUE SELLING PROPOSITION

- ▶ 24 hours worldwide cover for you and your family – no matter where you are, you are protected.
- ▶ Snatch Theft / Robbery Inconvenience Benefit.
- ▶ Hospital Income – income compensation during hospitalization up to 180 days.
- ▶ Renewal Bonus – enjoy an additional 50% Renewal Bonus on your original sum insured on the following year if you did not make any claims.
- ▶ Value for money – enjoy discounts on your total premium when you extend coverage to your spouse and children and enjoy individual coverage.
- ▶ Comprehensive child’s benefits.

TABLE OF BENEFITS

Description	Plan 1		Plan 2	
	Year 1	Year 2	Year 1	Year 2
1 Personal Accident Benefit				
a) Death due to accident	200,000	300,000	400,000	600,000
b) Permanent Disablement due to accident	200,000	300,000	400,000	600,000
2 Snatch Theft / Robbery Inconvenience Benefit	1,000	1,000	1,500	1,500
3 Hospital Income Benefit - Up to 180 days	125/day	125/day	150/day	150/day
Child’s Benefits				
4 Personal Accident Benefit				
a) Death due to accident	100,000	100,000	100,000	100,000
b) Permanent Disablement due to accident	100,000	100,000	100,000	100,000
5 Guardian Allowance	50/day	50/day	100/day	100/day
6 Home Tuition Benefit	500	500	500	500
7 Hospitalization Benefit	1,000	1,000	2,000	2,000
(subject to service tax and RM10.00 stamp duty)				
Premium per insured	200		400	
Spouse (enjoys 20%)	160		320	
Per child	100		100	

TABLE OF BENEFITS

Description	Plan 3		Plan 4	
	Year 1	Year 2	Year 1	Year 2
1 Personal Accident Benefit				
a) Death due to accident	500,000	750,000	1,000,000	1,500,000
b) Permanent Disablement due to accident	500,000	750,000	1,000,000	1,500,000
2 Snatch Theft / Robbery Inconvenience Benefit	2,000	2,000	2,500	2,500
3 Hospital Income Benefit - Up to 180 days	175/day	175/day	200/day	200/day
Child’s Benefits				
4 Personal Accident Benefit				
a) Death due to accident	100,000	100,000	100,000	100,000
b) Permanent Disablement due to accident	100,000	100,000	100,000	100,000
5 Guardian Allowance	150/day	150/day	200/day	200/day
6 Home Tuition Benefit	500	500	500	500
7 Hospitalization Benefit	3,000	3,000	5,000	5,000
(subject to service tax and RM10.00 stamp duty)				
Premium per insured	500		900	
Spouse (enjoys 20%)	400		720	
Per child	100		100	

FEATURES AND BENEFITS OF POLICY

- 1. Personal Accident Benefit**
 - a. Death due to accident
 - b. Permanent Disablement due to accident – pays according to the Scale of Compensation
- 2. Snatch Theft / Robbery Inconvenience Benefit**

Subject to police report, we will pay you a lump sum as inconvenience benefit due to snatch theft or robbery for loss or damage to your personal effects.

Max. 2 claims per policy year.
- 3. Hospital Income Benefit**

Pays a daily benefit up to a maximum of 180 days when you are hospitalized due to an accident.
- 4. Guardian Allowance**

If your child is hospitalized for more than 12 hours due to an accident and requires your full time attention and companion, we will pay you an allowance per day up to a maximum of 60 days.
- 5. Home Tuition Benefit**

We will pay you a lump sum payment of RM500 for your child's tuition when your child absent for more than 2 weeks due to accident.
- 6. Hospitalization Benefit**

We will pay you a lump sum payment in the event your child is hospitalized for more than 30 days due to an accident.
- 7. Renewal Bonus**

Your original sum insured will be increase by 50%, provided no claims have been made in the preceding year.

ELIGIBILITY

- Malaysians, Malaysian Permanent Residents, work permit holders, pass holders or otherwise legally employed in Malaysia and their spouses/children who are legally residing in Malaysia.
- Applicants must be between 18 years old to 65 years old and renewable up to 70 years old.
- Child must be between 30 days old to 18 years of age or up to 23 years of age for full time students and be financially dependent on the Insured.
- Occupation class 3 will be not be accepted.