



**Generali Insurance Malaysia Berhad** (formerly known as AXA Affin General Insurance Berhad) Reg No: 197501002042 (23820-W)

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

*Generali Insurance Malaysia Berhad dilesenkan di bawah Akta Perkhidmatan Kewangan 2013 dan dikawal selia oleh Bank Negara Malaysia.*

## PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take up Great Wall Annual Travel Insurance. Be sure to also read the general terms and conditions.

### GREAT WALL ANNUAL TRAVEL

#### 1. What is this product about?

This product provides compensation and reimbursement in the event of injuries, disabilities or death caused solely by violent, accidental, external and visible means during the trip.

#### 2. What are the covers / benefits provided?

This product covers:

- Accidental Death
- Medical Expenses
- Alternative Medicine Treatment
- Emergency Medical Evacuation & Repatriation
- Hospital Income
- Luggage Delay
- Travel Cancellation
- Travel Delay
- Travel Overbooked
- Travel Reroute
- Total Permanent Disablement
- Compassionate Visit
- Follow-Up Treatment in Malaysia
- Repatriation of Mortal Remains
- Loss or Damage to Luggage & Personal Effects
- Travel Documents
- Travel Curtailment
- Missed Travel Connection
- Missed Departure
- Personal Liability

#### Domestic Travel

- Accidental Death
- Medical Expenses
- Loss or Damage to Luggage & Personal Effects
- Total Permanent Disablement
- Hospital Income
- Travel Delay

Destination countries covered: Worldwide

Duration of cover is one (1) year. There is no limit on the number of trips during the period of insurance, but each trip is subject to a maximum of 90 days for Overseas Travel and 30 days for Domestic Travel. You need to renew Your cover annually.

Please refer to the insurance contract for the full list of terms and conditions under this Policy.

#### 3. How much premium do I have to pay?

Premium payable is RM380.00 for the individual plan and RM600.00 for the family plan.

The premium is subject to tax and stamp duty which must be additionally paid, as shown in the table below.

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

In addition to the premium, you have to pay:	Amount
a. Service Tax	6% 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 is subject to prevailing laws of Malaysia.

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

- **Importance of Disclosure:**

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.

You must observe and fulfill the Terms, Conditions, Endorsements, Clauses or Warranties of the Policy.

- **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 30 days to 70 years.
- **Nominee:** You must nominate a nominee and to 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 full cooperation to us in accessing 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.

## 6. What are the major exclusions under this policy?

This policy does not cover:

- War and related risks
- Hazardous adventures
- Self-Inflicted injury or suicide
- Pre-existing condition
- Pregnancy, childbirth, abortion or miscarriage
- Mental disorders
- Travelling against the advice of a medical practitioner, or in order to obtain medical advice or treatment abroad
- Manual work in connection with any trade, employment or profession

**NOTE:** This list is not exhaustive. Please refer to the policy contract 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 us a written notice. However, there shall not be any refund of premium in respect of the premium paid for the period beyond the date of termination / cancellation.

## 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 correspondences reach 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 Personal Accident products, you can contact us or your insurance intermediary or visit our website at <https://general.com.my>

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#### 10. Other types of Personal Accident cover available

- Multi Lucky PA
- Multi PA Protector
- The Gladiator Enhanced

**IMPORTANT NOTE:**

**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.**

The information provided in this disclosure sheet is valid as at 01/04/2023.