



# PASAVERS PERSONAL ACCIDENT

## Product Disclosure Sheet

### Important Note

1. Read this Product Disclosure Sheet before you decide to take out the PASavers Personal Accident Insurance Policy. Be sure to also read through the general terms and conditions.
2. You should satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.
3. 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.

### 1. What is this product about?

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

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

This product covers:

#### PASavers Plus Plan

1. Accidental Death
2. Permanent Disablement
3. Renewal Bonus (10% each year up to maximum of 50%)
4. Additional Indemnity for Public Conveyance
5. Child Education Fund
6. Bereavement Allowance (due to accident)
7. Kidnap benefit (Expenses/Reward)
8. Snatch Theft
9. Sinseh or Traditional Treatment

#### PASavers Plan

1. Accidental Death
2. Permanent Disablement
3. Renewal Bonus (5% each year up to maximum of 25%)
4. Bereavement Allowance (due to accident)

Please refer to the Scale of Compensation for death and disablement in the policy contract.

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](http://www.pidm.gov.my))

**3. What is the period of cover and renewal option?**

The insurance cover is for one year. You need to renew your insurance policy annually.

**4. How much premium do I have to pay?**

The premium that you have to pay depends on the plan you had selected. However, it may vary depending on our underwriting requirements.

Plan	Sum Insured RM	Annual Premium RM
Plan A	3,000,000	1,980.00
Plan B	2,000,000	1,380.00
Plan 1	1,000,000	540.00
Plan 2	500,000	270.00
Plan 2A	250,000	270.00

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

What you have to pay in addition to the premium	Amount
Service Tax	8%
Stamp duty	RM10.00

What is included in the premium	Amount
Commission paid to the insurance intermediaries (if any)	25% of premium

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

**6. 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 & Eligibility:** You and your immediate family member age must be between 30 days to 70 years of age and renewable up to 101 years old. Provided that:
  - Age below 19 years old eligible for Plan 2A only
  - Age 19 years old to 70 years old eligible for All Plans
  - Age 71 years old to 75 years old to renew on same plan only
  - Age 76 Onwards for renewal eligible for Plan 2A only
  - Class 3 occupation/Retiree/Housewife/Students are eligible for Plan 2A only
- **Claims:** You must submit your claim with all the supporting information and documents to us and give full cooperation to us in assessing your claim.

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

**7. What are the major exclusions under this policy?**

This policy does not cover:

- Self inflicted injury suicide or attempted suicide wilful exposure to injury, provoked assault, pregnancy or childbirth or any preexisting physical defect or infirmity.
- Insured person is temporarily or otherwise insane or of unsound unstable mind or under the influence of drugs or drink or due to intemperance.
- War invasion act of foreign enemies hostilities civil war, rebellion, revolution, insurrection military or usurped power martial law.
- 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.

- An act of terrorism means any act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

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

**8. Can I cancel my policy?**

You may cancel your policy by giving us a written notice. Upon cancellation, you shall be entitled to a refund of premium after we have charged you based on our customary short-period rates or minimum premium payable under the policy, whichever is higher.

**9. 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 reach you in a timely manner. You may inform our Customer Service Centre or our branch office.

**10. Where can I get further information?**

Should you require additional information on PASaver Personal Accident or any other types of Personal Accident products, please refer to the product Brochure, which is available at all our branches or you can obtain a copy from the insurance agent or visit [www.generali.com.my](http://www.generali.com.my).

If you have any enquiries, please contact us at:

**Generali Insurance Malaysia Berhad**

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Registered Address: Ground Floor, Wisma Boustead,  
71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia.

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E [customer.service.gi@generali.com.my](mailto:customer.service.gi@generali.com.my)

**[generali.com.my](http://generali.com.my)**

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.

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

**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 01March2024.