



MOTORIST PERSONAL ACCIDENT +

Product Disclosure Sheet

Important Note

1. Read this Product Disclosure Sheet before you decide to take out the Motorist Personal Accident+ 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. 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 product provides compensation and reimbursement to the Motorist Personal Accident + in the event of injuries disability or death caused solely by accident whilst entering, riding or alighting from a private passenger vehicle.

2. What are the covers / benefits provided?

This product covers:

- Death
- Permanent Disablement
- Bereavement Allowance

Please refer to the scale of compensation for death and disablement in the policy contract.

Duration of cover is for one year. You need to renew your insurance cover 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. Table of Compensation

Item No	Result	Compensation The Sum Payable Per Insured Person
1	Death	RM20,000
2	a) Loss of both hands or both feet or sight of both eyes b) Loss of one hand and one foot c) Loss of either hand or foot and sight or one eye	RM20,000 RM20,000 RM20,000
3	a) Loss of either hand or foot b) Loss of sight of one eye	RM10,000 RM10,000
4	Bereavement allowance- In the event of accident death of the Insured, we will pay a bereavement allowance upon submission of required documents.	RM1,000 per accident

Provided always that:-

- i. Compensation shall not be payable under item 1,2 or 3 unless the death or loss occurs within twelve (12) calendar months of the date of the accident causing the Result.
- ii. Compensation except for item 4 shall not be payable under more than one item in respect of the same accident, injury or disablement.
- iii. The Company shall not be liable to make any further payment under this Policy after a claim under item 1, 2 or 3 has been admitted and become payable.
- iv. The maximum liability of the Company shall not exceed 100% of items 1, 2 or 3 for the Period of Insurance.
- v. Loss of limbs means loss by physical severance or permanent total loss of use. In the case of sight the permanent complete total irrecoverable incurable loss of the faculty.

4. How much premium do I have to pay?

Annual premium for this product is RM15 per vehicle.

5. 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

The premium that you have to pay includes commission payable to the intermediaries, if any, amounting to 10% of the premium.

6. 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.

- **Seating Capacity:** The number of person insured is based on the seating capacity as stated in your vehicle's registration card. If the actual number of passengers exceeds the number of persons insured by the policy, the limit of liability per person shall be proportionately reduced.
- **Cash Before Cover:** Full premium must be paid to us or our authorized agent before the effective date of the policy.
- **Age Limit:** All registered owners of a private passenger vehicle aged between 17 years to 65 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.
- **Government 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.

7. What are the major exclusions under this policy?

This policy does not cover:

- Racing road rally pacemaking speed testing used in connection with motor trade and for hire and reward
- Drivers who do not possess a valid driver's license or are not qualified to hold or obtain a valid driver's licence under the regulations of the Malaysian Road Transport Department
- Vehicle used for carriage of passengers for reward.
- Self 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
- Any act of terrorism

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

8. Can I cancel my policy?

You may cancel your policy at any time by giving written notice to us. However, there shall not be any refund of the premium in respect of the premium paid for the period beyond the date of termination.

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 correspondences reach you in a timely manner.

10. 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 <https://general.com.my>

General Insurance Malaysia Berhad
(formerly known as AXA Affin General Insurance Berhad)
Reg No: 197501002042 (23820-W)
Registered Address: Ground Floor, Wisma Boustead,
71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia.
T +603 2170 8282 F +603 2031 7282
E customer.service.gi@general.com.my
general.com.my

General 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 01/03/2024.