

PRODUCT DISCLOSURE SHEET

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

Great Wall Personal Accident

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:

1. Death caused by an Accident.
2. Permanent Disablement caused by an Accident.
3. 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)
4. 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)

1. Death caused by an Accident.
2. Permanent Disablement caused by an Accident.
3. Guardian Allowance – pays an allowance if your child is hospitalized due to an accident for more than 12 hours (up to 60 days).
4. 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.
5. 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. Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

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

Insured Person which occupation falls under Class 3 is excluded from this Product.

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

In addition to the premium, you have to pay:	Amount
a. Goods and Services Tax	0% 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.

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 18 years to 65 years. Policy renewal is allowable up to 70 years old.
- **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, step-children 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 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.
- **Goods & Services Tax:** You agree to pay us for any taxes or government charges imposed by the government with respect of the execution or 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.

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 preexisting 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 insurance 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 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 correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about Personal Accident Insurance, please refer to the *insuranceinfo* booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from your insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries about this insurance or any other types of Personal Accident Insurance product, you can contact us or any of our branches or your insurance intermediary or visit our website at www.mpigenerali.com

MPI Generali Insurans Berhad
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)
8th Floor, Menara Multi-Purpose
Capital Square
8, Jalan Munshi Abdullah
50100 Kuala Lumpur

Tel : +603 2034 9888

Fax: +603 2694 5759

Email: generalenquiries@mpigenerali.com

10. Other types of Similar Insurance cover available

- Multi PA Premier
- Multi PA Protector
- Multi Lucky PA
- The Gladiator

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 01/06/2018.