

PRODUCT DISCLOSURE SHEET

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

Annual Travel Protection Plan

1. What is this product about?

This is an individual travel insurance that covers you on unlimited trips for a period of 1 year. Benefits include Personal Accident, Accidental & Sickness Medical expenses, Repatriation expenses and Travel Inconvenience benefits such as flight delay, loss of travel documents, damage to luggage and etc.

This product is sold online via mpigeneralionline.com

2. What are the covers / benefits provided?

Benefits provided in this cover shall include:

- 1) **Personal Accident Benefits:** Accidental Death or Total Permanent Disability
- 2) **Medical Benefits:** Medical Expenses Reimbursement; Emergency Medical Evacuation or Mortal Remains Repatriation; Compassionate Visit
- 3) **Travel Inconvenience Benefits:** Travel Cancellation; Travel Curtailment; Flight Delay; Baggage Delay; Loss of Travel Deposit Paid; Damage or Loss to Baggage and/or Personal Effects; Loss of Personal Money; Loss of Travel Documents

Destination countries covered: Worldwide **except** Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

3. How much premium do I have to pay?

Premium Payable is RM 170.00 inclusive of 0% GST and stamp duty. Payment of premium is acceptable using credit card only.

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

- a) Commission : Nil
- b) Stamp duty : RM10.00
- c) 0% GST on 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.

- Age eligible to purchase: 18 to 70 years old (calculated based on travel date).

- Claims: To be notified within 1 month from date of loss/incident and submission of documents within 1 year from date of loss/incident.
- Period of insurance: Maximum 30 days per trip with unlimited number of trips per year.
- Duplication of cover for Medical Claims: Prorate according to total sum insured of this policy plus insured's medical insurance policy. Original receipts must be submitted.
- Policy Excess: Baggage Damage & Loss of Personal Effects benefit and Accidental Medical Expenses benefit are subject to RM50.00 policy excess.
- 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.

6. What are the major exclusions under this policy?

This insurance does not cover:-

- a) Self-inflicted injury or suicide
- b) Mental disorders
- c) Pre-existing condition where you are aware of your medical condition and requires treatment from medical practitioner
- d) Pregnancy and/or miscarriage
- e) War
- f) Epidemic or pandemic declared by World Health Organisation
- g) Terrorism or terrorist attacks
- h) Riots, Strikes and other similar movements causing political unrest
- i) Natural catastrophes
- j) Mountaineering activities, scuba diving, paragliding, sky diving, motor vehicle racing and other similar sports

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 by giving us 14 days written notice. Upon cancellation, you are entitled to a refund of the premium based on the unexpired period of insurance based on our customary short term premium provided that you have not made a claim.

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)

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MPI Generali Insurans Berhad (14730-X)

10. Other types of Personal Accident cover available

Please refer to mpigenerali.com

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.