

Group Complimentary Travel Personal Accident Insurance

PRODUCT DISCLOSURE SHEET

1 March 2023

For the purpose of this document:

"Policyholder/You/Your" refers to Great Eastern Life Assurance (Malaysia) Berhad to whom this policy has been issued.

"Insured Person(s)" refers to the individual customers of the Policyholder as declared for insurance under the Group Travel Personal Accident Insurance shall, as though they were the Insured be bound by the terms and conditions of this policy.

Note: You and the Insured Persons are advised to read this Product Disclosure Sheet and the terms and conditions of the master policy contract before activating this coverage.

1. What is this product about?

This policy is a Travel Personal Accident Insurance issued exclusively to selected customers of Great Eastern Life Assurance (Malaysia) Berhad (198201013982 (93745-A)), underwritten by Great Eastern General Insurance (Malaysia) Berhad (198301007025 (102249-P)) ("GEGM"). This product provides compensation and/or reimbursement for the insured person in the event of death or injuries caused by sudden, unforeseen and fortuitous event ("accident"), illness or inconveniences during the journey. This product also covers baggage delay, loss of travel documents and personal money as well as trip cancellation.

The master Policyholder for this product is Great Eastern Life Assurance (Malaysia) Berhad as described in the policy schedule.

2. What are the covers / benefits provided?

Please refer to the Schedule of Benefits as set out below:

Schedule of Benefits		Sum Insured (RM) per Insured Person
1.	Accidental Death	100,000
2.	Medical Expenses due to Bodily Injury or Illness , reimbursement up to (Reimbursement of Medical Expenses due to Illness is only applicable while overseas)	5,000
3.	Baggage Delay (RM200/every 6 hours)	800
4.	Loss of Travel Documents & Personal Money (Only applicable while overseas) (Reimbursement for cost of obtaining replacement passports, travel tickets and other relevant travel documents) (Loss of money due to theft is covered up to RM1,000 per incident)	8,000
5.	Trip Cancellation , due to any specified cause defined in policy contract, reimbursement up to	20,000

Notes:

i. Duration of cover is up to seven (7) days per journey.

ii. This policy covers any trip out of Malaysia to Australia, Brunei, Cambodia, China, Hong Kong, Macau, India, Indonesia, Japan, Thailand, South Korea, Laos, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Singapore, Taiwan and Vietnam.

iii. Terms and conditions apply. Please refer to the master policy contract for the full terms and conditions under this policy and the scale of benefits provided under this policy.

3. How much premium do Insured Persons have to pay?

No payment of premium is required. This is a complimentary insurance coverage which is issued exclusively to selected and eligible customers of the Policyholder.

4. What are the fees and charges that Insured Persons have to pay?

No fees and charges are required. This is a complimentary insurance coverage which is issued exclusively to selected and eligible customers of the Policyholder.

5. What are some of the key terms and conditions that Insured Person(s) should be aware of?

- **Eligibility:**

- a. Aged at least eighteen (18) years old and not more than eighty (80) years old on the effective date of coverage; and
- b. A Malaysian citizen or a permanent resident of Malaysia, or a foreigner legally residing in Malaysia.

This travel insurance is not valid for nationalities from Afghanistan, Belarus, Crimea/Donetsk/Luhansk Regions of Ukraine, Cuba, Democratic People's Republic of Korea/North Korea, Iran, Israel, Russia, Sudan, Syria, Venezuela. If purchased by such nationals, the Company shall not be deemed to provide cover and shall not receive any payment under the policy or be liable to pay any sums or provide any benefit under the policy.

- **Period of Coverage:**

The insurance coverage commences from the time the Insured Person(s) leaves his/her latest departure point in Malaysia for a direct trip to the place of embarkation in Malaysia to travel to the intended destination(s) out of Malaysia and in any event not more than twenty-four (24) hours prior to booked departure time and ceases on the following, whichever occurs first:

- (i) seven (7) days from the effective date;
- (ii) the Insured Person(s) return(s) home; or
- (iii) twenty-four (24) hours upon arrival in Malaysia.

- For Benefit 2, of the Schedule of Benefits, in the event Insured Person becomes entitled to a refund or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this benefit, we will only be liable for the excess of the amount recoverable from such other source or insurance.

In addition to the general exclusions, this policy does not cover, and we will not in any event be liable in respect of any claim under this benefit which is directly or indirectly, caused by, a consequence of, arises in connection with or contributed to by any of the following:

- (i) Any expenses incurred for prostheses, contact lenses, spectacles, hearing aids, dentures or medical equipment unless prescribed by a medical practitioner for the treatment of bodily injury or illness originally covered and payable by this policy.
- (ii) Any expenses relating to any treatment not prescribed by a medical practitioner.
- (iii) Any loss or expenses incurred as a result of pre-existing condition(s).

- For Benefits 4 and 5, in the event the Insured Person becomes entitled to a refund of or reimbursement of all or part of such expenses from any other source, or if there is in place any other insurance against the events covered under this benefit, we will only be liable for the excess of the amount recoverable from such other source or insurance.

- For Benefit 5, we will not pay for any loss if the Insured Person activates the coverage less than fourteen (14) days prior to the commencement of the scheduled journey.

- **In the event of a claim:**

- Notify and submit a duly completed and signed Travel Claim Form together with the supporting documents to GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD via:
 1. Online submission (Please browse Great Eastern General Insurance (Malaysia) Berhad's website and click on "Make a claim"); or
 2. Telephone call at 1 300 13 1088; or
 3. Email at travelclaims@greateasterngeneral.com
- Notification should be made immediately upon the occurrence of any incident which may give rise to a claim under the policy, within the timeframe stipulated in the terms and conditions of the master policy contract.
- For the full list of the required documentation, please refer to our corporate website or contact our Claims Hotline number at 1 300 13 1088.

Note: This list is non-exhaustive. Please refer to the master policy contract for the full terms and conditions.

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by the following events:

- a. Any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), riot, strike, civil commotion amounting to a popular rising civil war, rebellion, revolution, Insurrection of military or usurped power.
- b. Act of terrorism.
- c. Nuclear weapons material, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion including any self-sustaining process of nuclear fission of nuclear fuel.
- d. Any pre-existing condition, physical or mental defect or infirmity, pregnancy, childbirth, miscarriage or any complications associated with pregnancy.
- e. HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivatives or variations thereof however caused, an infection of the SARS-CoV-2 virus (COVID-19), and any communicable diseases which require quarantine by law.
- f. Provoked murder or assault, intentional self-Injury, suicide or attempted suicide while sane or insane, the effects of drugs unless taken as prescribed by a registered Medical Practitioner for an illness and not for the treatment of the drug addiction.
- g. The Insured Person(s) engaging in or taking part in:
 - (a) winter sports, ice hockey, sea-angling, boating or yachting beyond five (5) kilometres off any coastline, scuba diving unless the Insured Person is a member of a recognised diving club and holds a valid diving license or is diving under the guidance of a professional diving instructor, horseback polo playing, steeple-chasing, boxing, wrestling, go-karting, parachuting, hang-gliding, skydiving, mountaineering or rock climbing necessitating the use of climbing equipment or ropes, bare hand rock or cliff scaling, hunting outside the territorial limits of Malaysia, motor sports rallies or competitions, speed testing, reliability trials or racing of any kind other than on foot, professional or semi-professional sports.
 - (b) flying or any aerial activities otherwise than as a fare-paying passenger in a common carrier provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers over an established air route.
 - (c) serving in any branch of the armed forces or fire-fighting services or agencies (whether voluntary or otherwise) including police of any country or international authority (whether in time of peace or war).
 - (d) criminal or illegal activities.
- h. The Insured Person travelling against the advice of a Medical Practitioner.
- i. The Insured Person travelling for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness that occurred before the commencement date of cover.

Note: This list is non-exhaustive. Please refer to the master policy contract for the full list of exclusions.

7. Can the Policyholder cancel this policy?

The Policyholder may cancel the policy at any time by giving GEGM thirty (30) days' notice in writing.

8. What do Insured Persons need to do if there are changes to their contact/personal /nominee's details?

It is important to inform us, in writing or by visiting any of our branches, in the event of any changes to the contact/personal/nominee's details.

9. Where can the Policyholder and the Insured Persons get further information?

Should you and the Insured Persons require additional information about personal accident insurance, please refer to www.piam.org.my.

If there are any enquiries, please contact us at:

GREAT EASTERN GENERAL INSURANCE (MALAYSIA) BERHAD (198301007025 (102249-P))

Level 18, Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur

Tel : +603 4259 8888

Fax : +603 4813 0055

Customer Service Careline : +60 1300 1300 88

Website : www.greateasterngeneral.com

Email : gicare-my@greateasterngeneral.com

10. Other types of Personal Accident cover available.

Please contact GEGM directly for other similar types of cover currently available.

IMPORTANT NOTE:

- 1. INSURED PERSONS ARE ADVISED TO NOTE AND UNDERSTAND THE SCALE OF BENEFITS FOR DEATH IN THIS INSURANCE POLICY. INSURED PERSONS SHOULD SATISFY THEMSELVES THAT THE COVERAGE UNDER THIS POLICY WILL BEST SERVE THEIR NEEDS. INSURED PERSONS MAY NOMINATE A NOMINEE AND ENSURE THAT THEIR NOMINEE IS AWARE OF THIS PERSONAL ACCIDENT INSURANCE COVERAGE. THE POLICYHOLDER AND INSURED PERSONS SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US DIRECTLY FOR MORE INFORMATION.**
- 2. INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE NOMINATED NOMINEE IN THE NOMINATION FORM. KINDLY RETURN TO US THE NOMINATION FORM SIGNED BY INSURED PERSON BEFORE THE EXPIRY OR END OF THE PERIOD OF INSURANCE. PLEASE BE INFORMED THAT FOR PAYMENT TO THE NOMINATED NOMINEE, WE WILL REQUIRE THE ORIGINAL NOMINATION FORM SIGNED DURING THE PURCHASE OF INSURANCE POLICY BEFORE ANY CLAIM CAN BE PAID OUT FOR ACCIDENTAL DEATH INDEMNITY. IN THE EVENT THERE IS NO NOMINATION FORM RECEIVED BY US, THE INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE INSURED PERSON'S ESTATE. FOR ALL OTHER INDEMNITIES, IT SHALL BE PAYABLE TO THE INSURED PERSON.**

3. CONSUMER INSURANCE CONTRACT

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.

4. NON CONSUMER INSURANCE CONTRACT

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.

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.

If there is any discrepancy between the English and Bahasa Malaysia versions of this document, the English version shall prevail.

The information provided in this Product Disclosure Sheet is valid as at 1 March 2023.

Great Eastern General Insurance (Malaysia) Berhad (198301007025 (102249-P)) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.