

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

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**EASI-DRIVE 2 PERSONAL ACCIDENT INSURANCE****24 JULY 2019****PRODUCT DISCLOSURE SHEET**

**Note:** Read this Product Disclosure Sheet and general terms and conditions before you accept this insurance.

**1. What is this product about?**

This policy is designed to provide compensation in the event of death or bodily injury of the insured, the driver and/or the passenger(s) arising from a road accident while travelling in the private vehicle named under the policy.

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

\*NA – Not Applicable.

Item	Benefits Payable to Any One Person Per Accident	Basic RM	1 Unit RM	2 Units RM
1	Death, if occurring within 365 days after the date of accident	10,000	20,000	40,000
2	Permanent Disablement			
	a) Total and incurable paralysis	10,000	20,000	40,000
	b) Complete and incurable insanity	10,000	20,000	40,000
	c) Loss of two limbs at or above wrist or ankle	10,000	20,000	40,000
	d) Total and irrecoverable loss of sight of both eyes	10,000	20,000	40,000
	e) Loss of physical severance of all phalanges of all fingers and thumb of			
	- Both hands	10,000	20,000	40,000
	- One hand	5,000	10,000	20,000
	f) Total and irrecoverable loss of sight of one eye	5,000	10,000	20,000
	g) Loss of one limb at or above wrist or ankle	5,000	10,000	20,000
	h) Total and irrecoverable loss of hearing of both ears	5,000	10,000	20,000
	i) Total and irrecoverable loss of speech	5,000	10,000	20,000
	j) Loss of physical severance of all phalanges of all toes of			
	- Both feet	5,000	10,000	20,000
	- One foot	2,000	4,000	8,000
	The aggregate of all benefits of any one person per accident shall not exceed the amount set out in the respective column of each plan:	10,000	20,000	40,000
3	Medical & Surgical Treatment (up to)	1,000	2,000	4,000
4	Cosmetic Surgery & Dental Treatment (up to)	3,000	3,000	3,000
5	Bereavement Allowance	N/A	2,000	2,000
6	Hospital Confinement Cash Allowance (up to 60 days)	100/day	200/day	200/day
7	Loss or damage to Personal Effects (up to)	N/A	500	500
8	Guardian's Allowance (up to 60 days)	N/A	50/day	50/day
9	Ambulance Charges (up to)	200	200	200

10	Applicable to Proposer while travelling in the named vehicle Car Rental; or Travelling Allowance	N/A	100 50	100 50
11	Hotel Accommodation (up to)	N/A	300	350
12	Car Emergency Assistance	300	300	350

**Note:**

- i. The premium under this Policy will subject to Cash before Cover clause.
- ii. Refer to the Policy Contract for the full terms and conditions of the Benefits.
- iii. The duration of cover is one (1) year. You need to renew your insurance cover annually.
- iv. Children aged 15 days to 15 years are entitled to 50% of Benefits 1 and 2 stated above.

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

	Annual Premium	Basic	1 Unit	2 Unit
Up to	5 seating including driver	52.08	101.98	203.96
	6 seating including driver	60.09	118.11	236.23
	7 seating including driver	68.11	142.74	285.57
	8 seating including driver	76.13	155.47	311.04
	9 seating including driver	84.15	184.43	368.87
	10 seating including driver	92.17	192.92	377.36
	11 seating including driver	100.19	201.42	385.85
	12 seating including driver	108.21	209.91	394.34
	13 seating including driver	116.23	218.40	402.83
	14 seating including driver	124.25	226.89	411.32
	15 seating including driver	132.26	235.38	419.81

**Note:** The Annual Premium excludes Stamp Duty and Government Tax.

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

Type	Amount
• Commissions paid to the insurance agent	: 10% of Total Premium
• Stamp Duty	: RM10.00
• Government Tax	: 6% of Gross Premium

**Note:**

- i. Please be informed that the Government Tax has been implemented effective from 1 September 2018.
- ii. Your obligation to pay Government Tax at the prevailing rate shall form part of the terms and conditions in Your insurance policy.

**5. What are some of the key terms and conditions that I should be aware of?**

Importance of disclosure – you must disclose all material facts such as your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other Insurance Companies.

In the event of a claim:

- i. Notify us immediately via telephone, e-mail or in writing or contact your servicing agent.
- ii. Notification should be made immediately upon happening of the accident or within the time frame stipulated in the General Conditions of the policy.
- iii. Submit a duly completed and signed Personal Accident claim form together with medical report or certificate issued by the registered Medical Examiner who treated the injury, medical bills/receipts and all other necessary documents, if any.

**Note:** This list is non-exhaustive. Please refer to the Policy for 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:

- War, terrorism, radiation or contamination by radioactivity, nuclear weapons material.
- Childbirth, pregnancy, miscarriage or any complications thereof.
- Self-inflicted injury, and provoked murder or assault.
- Accidents occurring outside the territorial limits of Malaysia, the Kingdom of Thailand, the Republic of Singapore and Negara Brunei Darussalam.

**Note:** This list is non-exhaustive. Please refer to the Policy for full terms and conditions.

## 7. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium for the unexpired period of insurance, calculated based on our customary short period rates.

## 8. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us in writing or by visiting any of our branches, of any change in your life profile including your occupation and personal pursuits, which would affect the risk profile.

## 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 our insurance agent or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

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Email: [gicare-my@greateasterngeneral.com](mailto:gicare-my@greateasterngeneral.com)

## 10. Other types of Personal Accident cover available

You may check with your agent or contact us directly for other similar types of cover currently available.

### **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 PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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

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 disclosure sheet is valid as at 24 July 2019.

