

GREAT VOYAGER

PRODUCT DISCLOSURE SHEET

8 October 2018

Note:

You are advised to read this Product Disclosure Sheet and the terms and conditions of the Policy Contract before you decide to purchase this product.

1. What is this product about?

This policy is an online Travel Personal Accident Insurance that provides compensation and/or reimbursement for the insured person in the event of death or injuries caused by accident, illness or inconvenience during travel abroad or locally.

2. What are the covers / benefits provided?

Benefits covered may vary according to the event and the plan selected, as set out in the following Schedule of Benefits.

Benefits		Sum Insured (RM)			
		Overseas Travel		Domestic Travel	
		Essential	Supreme		
A. Travel Personal Accident					
1	Accidental Death	Per Insured Person (up to age 70)	100,000	300,000	100,000
		Per Insured Person (above age 70)	50,000	150,000	50,000
		Per Child	25,000	75,000	25,000
2	Permanent Disablement as specified below, if occurring within 365 days after the accident	% of Accidental Death Sum Insured			
(i)	Total and incurable paralysis, complete and incurable insanity or injuries resulting in permanent bedridden	100%	100%	100%	
(ii)	Loss of two limbs at or above wrist or ankle	100%	100%	100%	
(iii)	Loss of sight of both eyes	75%	75%	75%	
(iv)	Loss of hearing of both ears	50%	50%	50%	
(v)	Loss of speech	50%	50%	50%	
(vi)	Loss of one limb at or above wrist or ankle	50%	50%	50%	
(vii)	Loss of sight of one eye	50%	50%	50%	
(viii)	Loss of hearing of one ear	25%	25%	25%	
3	Accidental Death or Permanent Disablement due to Terrorism	Per Insured Person (up to age 70)	100,000	300,000	100,000
		Per Insured Person (above age 70)	50,000	150,000	50,000
		Per Child	25,000	75,000	25,000

Benefits		Sum Insured (RM)			
		Overseas Travel		Domestic Travel	
		Essential	Supreme		
4	Child Education Fund		5,000 per child up to 20,000	10,000 per child up to 40,000	Not Available
B. Medical & Other Expenses					
5.	Medical Expenses <i>(Reimbursement of actual medical cost necessarily and reasonably incurred)</i>	Per Insured Person (up to age 70)	50,000	200,000	50,000
		Per Insured Person (above age 70)	25,000	100,000	25,000
		Per Family	100,000	400,000	100,000
6.	Follow-up Medical Treatment in Malaysia <i>(Reimbursement for follow-up treatment within 90 days upon return to Malaysia)</i>	Per Insured Person (up to age 70)	10,000	30,000	Not Available
		Per Insured Person (above age 70)	5,000	15,000	Not Available
		Per Family	30,000	90,000	Not Available
7.	Alternative Medicine <i>(Reimbursement for follow-up medical treatment by a registered Chinese physician, chiropractor or physiotherapist)</i>	Per Visit	Not Available	80	Not Available
		Per Insured Person	Not Available	1,000	Not Available
		Per Family	Not Available	3,000	Not Available
8.	Compassionate Visit Benefit <i>(Reimbursement for travel and accommodation of one relative/friend)</i>	Per Insured Person	Not Available	7,500	Not Available
		Per Family	Not Available	22,500	Not Available
9.	Child Companion <i>(Reimbursement for travel and accommodation of one relative/friend)</i>	Per Insured Person	Not Available	10,000	Not Available
		Per Family	Not Available	30,000	Not Available
10	Hospital Allowance	Per Day	Not Available	300	Not Available
		Per Insured Person	Not Available	10,000	Not Available
		Per Family	Not Available	30,000	Not Available
C. Emergency Medical Evacuation & Repatriation (by Asia Assistance Network)					
11.	Emergency Medical Evacuation & Repatriation	Per Insured Person (Up to age 70)	1,000,000	1,000,000	Not Available
		Per Insured Person (above age 70)	500,000	500,000	Not Available
12.	Repatriation of Mortal Remains	Per Insured Person (Up to age 70)	1,000,000	1,000,000	Not Available
		Per Insured Person (above age 70)	500,000	500,000	Not Available
D. Travel Inconveniences					
13.	Baggage Delay <i>(Reimbursement for emergency purchases of items or clothing due to misdirection of baggage)</i>	Per Six Consecutive Hours	200	200	200
		Per Insured Person	400	800	400
		Per Family	1,200	2,400	1,200
14.	Loss of Baggage / Personal Effects <i>(An excess of RM50 is</i>	Per Article	1,000	1,000	500
		Per Insured Person	2,000	6,000	1,000

Benefits		Sum Insured (RM)			
		Overseas Travel		Domestic Travel	
		Essential	Supreme		
	<i>applicable)</i>	Per Family	6,000	18,000	3,000
15.	Loss of Travel Documents & Personal Money <i>(Reimbursement for cost of obtaining replacement travel documents.)</i> <i>(Loss of money due to theft is covered up to RM 1,000/ per Insured Person)</i>	Per Insured Person	3,000	8,000	Not Available
		Per Family	15,000	25,000	Not Available
16.	Flight Delay	Per Six Consecutive Hours	200	200	200
		Per Insured Person	1,000	3,000	400
		Per Family	3,000	9,000	1,200
17.	Personal Liability		Not Available	1,000,000	Not Available
18.	Hijacking Inconvenience	Per Insured Person	Not Available	1,000 per day up to 10,000	Not Available
		Per Family	Not Available	3,000 per day up to 30,000	Not Available
19.	Trip Cancellation <i>(Reimbursement on expenses paid for cancelled trip before the journey commencement due to unexpected events)</i>	Per Insured Person	5,000	20,000	2,500
		Per Family	15,000	60,000	7,500
20.	Trip Curtailment Expenses <i>(Reimbursement for proportion of irrecoverable prepaid costs, if necessarily and unavoidably curtailed)</i>	Per Insured Person	5,000	20,000	2,500
		Per Family	15,000	60,000	7,500
21.	Travel Missed Connections	Per Insured Person	Not Available	200	Not Available
		Per Family	Not Available	600	Not Available
22.	Travel Overbooked	Per Six Consecutive Hours	Not Available	200	Not Available
		Per Insured Person	Not Available	3,000	Not Available
		Per Family	Not Available	9,000	Not Available
23.	Travel Reroute	Per Insured Person	Not Available	200	Not Available
		Per Family	Not Available	600	Not Available
24.	Missed Departure <i>(Reimbursement for additional accommodation and travel expenses necessarily and reasonably incurred)</i>	Per Insured Person	Not Available	1,000	Not Available
		Per Family	Not Available	3,000	Not Available
25.	Home Content Benefit <i>(Reimbursement for physical loss or damage to the home contents)</i>	Per Household	Not Available	10,000	Not Available
26.	Rental Car Excess Cover <i>(Reimbursement for any excess or deductible imposed)</i>		Not Available	1,000	Not Available

Benefits		Sum Insured (RM)		
		Overseas Travel		Domestic Travel
		Essential	Supreme	
27.	Emergency Telephone Charges	Not Available	100	Not Available
28.	Automatic Extension of Cover	Up to 30 days	Up to 30 days	Up to 30 days

Note: Terms and conditions apply.

3. How much premium do I have to pay?

Great Voyager (Overseas Travel Policy)

Destination	Duration	Essential (RM)			Supreme (RM)		
		Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Area 1	1 - 7 days	25.00	44.00	63.00	34.50	60.50	86.50
	8 - 14 days	39.00	68.50	97.50	52.50	92.50	132.00
	15 - 21 days	50.00	88.00	125.50	68.50	120.00	170.50
	22 - 28 days	56.50	98.50	140.50	77.00	134.50	192.50
	After 28 days: Each additional day	2.50	5.50	7.00	3.50	6.00	8.50
Area 2	1 - 7 days	41.50	72.50	103.50	57.00	100.00	142.50
	8 - 14 days	63.00	110.50	158.00	86.50	151.00	215.50
	15 - 21 days	82.00	144.00	205.00	112.00	196.50	280.50
	22 - 28 days	91.50	160.50	229.00	126.00	221.00	315.00
	After 28 days: Each additional day	4.50	8.00	11.50	5.50	9.50	13.00

Great Voyager (Domestic Travel Policy)

Destination	Duration	Insured Only	Insured & Spouse	Family
Domestic	1 - 7 days	15.50	28.00	39.00
	8 - 14 days	23.50	41.50	58.50
	15 - 21 days	30.50	53.50	76.00
	22 - 28 days	34.50	60.50	86.50
	After 28 days: Each additional day	2.50	5.50	7.00

Great Voyager (Annual Policy)

Destination	Essential (RM)			Supreme (RM)		
	Insured Only	Insured & Spouse	Family	Insured Only	Insured & Spouse	Family
Overseas Travel (Area 1 & 2) and Domestic Travel	242.00	382.50	542.00	298.00	523.00	748.00

Notes:

1. Great Voyager for Annual Policy shall follow the prescribed benefits for domestic travel and the selected benefits for overseas travel as set out in the Schedule of Benefits above.
2. No government tax shall be applicable for Great Voyager for Overseas Travel Policy. However government tax shall be applicable for Great Voyager for Domestic Travel Policy and Great Voyager for Annual Policy.

Geographical Area of Travel

Area 1 : 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.

Area 2: Worldwide EXCLUDING Israel, Cuba, Iran, Sudan, Democratic People's Republic of Korea/North Korea, Syria and Crimea Region of Ukraine.

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

<u>Type</u>	<u>Amount</u>
• Stamp Duty	: RM10
• Government tax	: 6% of Gross Premium (for Domestic Travel Policy or Annual Policy only)

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

- a. 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.
- b. Eligibility – You and your spouse must be a Malaysian or a permanent resident of Malaysia or a work permit holder who is legally employed in Malaysia, aged between eighteen (18) to eighty (80) years old. Your children must be aged between one (1) month to eighteen (18) years old (or twenty-three (23) years old, if they are in tertiary education). You can only purchase one such Policy for each Insured Person for the same journey, where each trip must begin and end in Malaysia and where the maximum period for any one journey shall not exceed ninety (90) consecutive days.
- c. Trip Cancellation - We will reimburse you for the irrecoverable loss of travel and/or accommodation deposits or expenses paid in advance in the event of the unexpected and unavoidable cancellation of a planned Journey before the commencement date of the Journey.

In the event of a claim:

- (i) Notify us via telephone, e-mail or in writing within thirty (30) days on loss of damage on which claim may arise.
- (ii) Notification should be made immediately upon happening of the accident/losses or within the timeframe stipulated in the General Conditions of the Policy.
- (iii) Please provide us with complete claim form together with relevant documentary evidence.

Note: This list is non-exhaustive. Please refer to the Policy for the 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) War, radiation or contamination by radioactivity, nuclear weapons material.
- b) Suicide or insanity.

- c) HIV and/or HIV related illness including AIDS.
- d) Childbirth, pregnancy, miscarriage or any complications thereof.
- e) Pre-existing physical or medical conditions, physical or mental defects or infirmity.
- f) Self-inflicted injury and provoke murder or assault.
- g) Engaging in Dangerous Activities.
- h) Criminal or illegal activities.
- i) Nuclear, chemical or biological terrorism.

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

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 usual short-term rates provided no claim was made during the period of insurance and subject to our retention of a minimum premium as follows:

- a) Single trip – individual; RM10
- b) Single trip – family; RM20
- c) Annual trip – individual / family; RM50

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

It is important that you inform us 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 visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Great Eastern General Insurance (Malaysia) Berhad

Level 18 Menara Great Eastern 303 Jalan Ampang 50450 Kuala Lumpur

Tel : +603 4259 8888

Fax : +603-48130055

Email : gicare-my@greasterngeneral.com

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

10. Other types of Personal Accident cover available

You may contact us directly for other similar types of cover currently available.

IMPORTANT NOTES:

- 1. 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 OR CONTACT ANY OF OUR BRANCHES DIRECTLY FOR MORE INFORMATION.**
- 2. TO EFFECT PAYMENT OF CLAIMS TO THE INTENDED NOMINEES/TRUSTEES, YOU ARE REQUIRED TO SUBMIT TO US THE DULY COMPLETED 'APPOINTMENT/CHANGE OF NOMINEE(S)/TRUSTEE' FORM IN HARDCOPY WITHIN 30 DAYS OF YOUR PURCHASE.**

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.

In the event of any ambiguity, discrepancy or omission between the English text and other translated text, the English text shall prevail.

The information provided in this Product Disclosure Sheet is valid as at 8 October 2018.