

Credit Reducing Term Assurance 2 (CRTA2) and Money Back Protector

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take out this product. Be sure to also read the general terms and conditions.

1. What is this product about?

Credit Reducing Term Assurance 2 (CRTA2) is a reducing term plan. It provides protection to the Assured Member in the event of Death, diagnosis of Terminal Illness (TI) or Total and Permanent Disability (TPD). It pays a reduced Sum Assured if any of the said event occurs. The Death and TI coverage are up to coverage term whereas TPD coverage is up to coverage term or age of 65 whichever is earlier. The initial Sum Assured of Credit Reducing Term Assurance 2 (CRTA2) reduces on a monthly basis from the first policy year.

Money Back Protector is a level term rider. It provides protection to the Assured Member in the event of Death, diagnosis of Terminal Illness (TI) or Total and Permanent Disability (TPD). It pays the rider Sum Assured if any of the said event occurs. The Death and TI coverage are up to coverage term whereas TPD coverage is up to coverage term or age of 65 whichever is earlier. Upon maturity, the rider Sum Assured is payable if no claim is made during the term of the Policy.

2. What is the cover / benefits provided?

It covers:

Product	Coverage	Sum Assured
Credit Reducing Term Assurance 2 (CRTA2)	Death Benefit	The Sum Assured shall be the amount as specified in the Sum Assured Schedule of the Certificate of Insurance.
	Total and Permanent Disability (TPD) Benefit* (Prior to age 65)	
	Terminal Illness Benefit	
Money Back Protector supplement	Death Benefit	The Sum Assured of the Money Back Protector shall be the Initial Sum Assured as specified in the Certificate of Insurance and included in the amount payable of the Sum Assured Schedule.
	Total and Permanent Disability (TPD) Benefit* (Prior to age 65)	
	Terminal Illness Benefit	
	Maturity Benefit	In the event the Assured Member survive at the Expiry Date of the Certificate of Insurance, the Initial Sum Assured of the Money Back Protector as specified in the Certificate of Insurance shall be paid to the Assured Member without any interest if no claim is made during the term of the Certificate of Insurance.

* The aggregate of Sum Assured payable for TPD under this insurance coverage and all policies on the same life shall not exceed RM4 million.

- (a) If the TPD benefit under the same life is less than or equals to RM1.5 million, the Assured Member shall receive the TPD Benefit in one lump sum and the insurance coverage will terminate.
- (b) If the benefit under the same life is:
- more than RM1.5 million but less than or equal to RM4 million; or
 - more than RM4 million;

the amount payable for the same life shall be in a lump sum payment of RM1.5 million and the balance of the RM4 million shall be payable 12 months after the date of the first lump sum payment and provided the TPD has existed continuously.

If the TPD benefit payable is less than the amount specified in the Sum Assured Schedule, the insurance coverage on death and Terminal Illness shall continue. The Death Benefit payable upon death or Terminal Illness Benefit payable upon diagnosis of Terminal Illness for all future durations shall be reduced by the ratio of any prior TPD Benefit paid bears to the amount in accordance with the Sum Assured Schedule determined at the date the TPD commences.

The benefit(s) payable under eligible policy is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

3. How much premium do I have to pay?

The premium that you have to pay and the insurance coverage term may vary depending on the Our underwriting requirements. Please refer to the sales illustration for the indicative premium.

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

Nil.

Generali Life Insurance Malaysia Berhad 200601003992 (723739-W)

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

- Importance of disclosure - all material facts such as medical condition must be disclosed and the age must be stated correctly.
- Cooling-off period - within 15 days from the date of receipt of the Certificate of Insurance, you may return the Certificate of Insurance to the Company with the consent of Policy Owner and the Company shall cancel it immediately upon receipt and refund the premium less medical expenses incurred by the Company.
- Pre-existing Conditions means any condition or symptom that You have knowledge of during the 12 months prior to the Commencement Date of the Certificate of Insurance, and includes (but is not limited to) a condition or symptom for which:
 - a) you have received or are receiving treatment; or
 - b) medical advice, diagnosis, care or treatment has been recommended or provided; or
 - c) clear and distinct symptoms are or were evident; or
 - d) its existence would have been apparent to a reasonable person in the circumstances.

Note: This list is non-exhaustive. Please refer to the Master Policy and/or Certificate of Insurance for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

Coverage benefits will not be payable if:

- Total and Permanent Disability has not existed continuously for a period of not less than 6 months.
- Total and Permanent Disability that resulted from self inflicted injury while sane or insane; flying in an aircraft except as an ordinary fare paying passenger on a regular scheduled flight of a commercial airline; or while as a member of the armed forces, police or para-military force as a result of declared or undeclared war, riots or civil commotion.
- Death, Total and Permanent Disability or Terminal Illness resulted, directly or indirectly, from Pre-existing Conditions.
- Death resulted from suicide, while sane or insane or by hands of justice, within 12 months from the Date of Issue of the Certificate of Insurance.
- Terminal Illness caused by suicide attempt within 12 months from the Date of Issue of the Certificate of Insurance.

Note: This list is non-exhaustive. Please refer to the Master Policy and/or Certificate of Insurance for the terms and conditions under this policy.

7. Can I cancel my insurance coverage?

You may cancel your insurance coverage with the consent of the Policy Owner, by giving Us a written notice. Upon cancellation, you are entitled to receive the surrender value provided that you have not made a claim on the policy.

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

Please contact Us if there is 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 life insurance, please refer to the insuranceinfo booklet on 'Life Insurance' available at all Our branches or you can obtain a copy from your Sales Personnel or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact Us at:

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E-mail: customer.service.life@generali.com.my

10. Other similar types of plan available:

Please ask Us for other similar types of plans offered.

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IMPORTANT NOTE:

BUYING LIFE INSURANCE COVERAGE IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF INSURANCE COVERAGE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE COVERAGE AND DISCUSS WITH YOUR SALES PERSONNEL OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This insurance plan is underwritten by Generali Life Insurance Malaysia Berhad 200601003992 (723739-W), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Affin Bank Berhad 197501003274 (25046-T) is a distributor of this insurance plan and located at Level 19, Menara AFFIN, Lingkaran TRX, Tun Razak Exchange, 55188 Kuala Lumpur.

The information provided in this disclosure sheet is valid as at [DD/MM/YYYY](#).

SAMPLE

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