



# Jom Lokal Travel – Domestic Overland

## Product Disclosure Sheet

### Important Note

1. Read this Product Disclosure Sheet before you decide to take out the Jom Lokal Travel Personal Accident Policy. Be sure to also read through the general terms and conditions.
2. You are advised to note the Table of Benefits for Death and Disablement in your insurance policy. You must nominate a nominee and ensure that your nominee is aware of the policy that you have purchased.
3. You should satisfy yourself that this policy will best serve your needs. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.
4. 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.

### 1. What is this product about?

This is a travel insurance product for overland domestic travel in Malaysia. This product mainly provide coverage for Personal Accidents and Permanent Disablement, Medical Expenses due to Accidents, Repatriations of Mortal Remains, credit card/e-wallet protection and journey disruptions due to vehicle breakdown.

The coverage provided are listed under Item 3 below. For further information on the coverage provided, please read the policy contract.

Please be mindful of the Exclusions in the policy by reading the list of Major Exclusions under Item 7 below or the policy contract.

### 2. Who can purchase this product?

This product can be purchased by all Malaysians, permanent residents of Malaysia, Malaysian Employment Pass/Work Permit holders (including the spouse and dependent(s) residing in Malaysia), long-term social visit pass or student pass holders currently residing in Malaysia, where such pass is issued by the relevant Malaysian authorities.

### 3. What are the coverage / benefits provided?

- Accidental Death\*
- Accidental Permanent Disablement\*
- Medical Expenses due to Accident\*
- Local Ambulance Fee due to Accident\*
- Repatriation of Mortal Remains due to Accidental Death\*
- Food Poisoning\*
- Loss of Credit Card\*
- e-Wallet/Digital Wallet Protection\*
- Loss of Mobile Phone due to Snatch Theft/Robbery\*
- Trip Cancellation\*
- Reimbursement for Journey Disruptions due to designated vehicle breakdown\*\*
  - Towing expenses

- Minor roadside repair expenses
- Alternative transportation
- Rental car excess

Notes:

\*Sum insured is per insured person to a vehicle, subject to limit of 5 or 7 person according to plan chosen.

\*\*Coverage is enhanced if the insured person has another existing in-forced Generali policy aside from Jom Lokal Travel.

The available plans are for either Individuals, Groups of 5 or 7 pax, with coverage up to 15 days.

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

#### 4. How much premium do I have to pay?

The premium You have to pay may vary depending on Your choice of plan, duration of coverage and Our underwriting requirements:

*Example:*

- 1) 3 days domestic overland trip plan for a single group of 5 pax, the estimated gross premium which including agent's commission is only RM35.00

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

i. Commission to the insurance agent (if applicable)	25%
ii. Service Tax	6%
iii. Stamp Duty	RM10,00

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

- Duty of disclosure - You must disclose all material facts which you know or ought to know such as your personal pursuits which could affect the risk profile.
- Cash before cover - Full premium must be paid to Us or our authorised agent before the effective date of the policy
- Age limit – You / policyholder must be at least 18 years old and all insured persons (if any) must not be above 80 years or below 30 days of age.
- Eligible driver – You / your insured who will be driving the designated vehicle for this plan needs to hold a valid driving license that is recognized in Malaysia.
- Claims - If an accident occurs which gives rise to a claim, you shall notify Us not later than 45 days of the occurrence. All supporting documents proving the loss must be submitted to us to support your claim.
- Exclusions of Coverage: Please be aware of the Exclusions under this Policy by reading the Exclusion clause in the policy contract.

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

#### 7. What are the major exclusions under this policy?

This policy does not cover the following:

- Pre-existing Medical Conditions
- Travelling against medical advice
- Any form of Pandemic, unless specifically mentioned otherwise
- Engaging in offshore activities, explosive handling
- Loss or expenses that causes Us to be in breach of any trade or economic sanctions
- War, act of foreign enemy, radiation or contamination by radioactivity
- Acquired Immune Deficient Syndrome (AIDS), Human Immune Deficiency Virus (HIV)
- Suicide or self-inflicted injury, pregnancy
- Professional or hazardous sports, racing
- If you are a member of the aircraft crew
- Under the influence of alcohol or drug, mental insanity
- The consequential loss or damage of any kind

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

#### 8. Can I cancel my policy?

You may cancel Your policy by giving written notice to Us. However, refund of premium is not allowed once the Certificate of Insurance is issued.

**9. 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 personal pursuits which would affect the risk profile.

**10. Where can I get further information?**

If you have any enquiries, please contact Us or Our authorised agents.

**Generali Insurance Malaysia Berhad**

(formerly known as AXA Affin General Insurance Berhad)

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**[generali.com.my](http://generali.com.my)**

**11. Other types of Insurance Products available?**

Please refer to Our branches and agents for more information on other types of products available.