

LEISURE & TRAVEL

SMARTTRAVELLER ENHANCED ANNUAL PLAN

TRAVEL SMART, ALL YEAR LONG

A member of



MALAYSIAN ASSOCIATION
OF TOUR AND TRAVEL AGENTS

Member of PIDM

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)



SmartTraveller Enhanced Annual Plan is the most convenient and cost effective way to enjoy comprehensive coverage and 24-hour emergency assistance for all your travels all year long.

KEY BENEFITS



High Medical Coverage When Overseas

We pay for your medical and hospital expenses incurred overseas due to accident or illness during your travels up to **RM350,000**.



Get Compensated for Damage to Personal Belongings & Travel Inconveniences

We pay for loss or damage to your baggage and personal effects up to **RM7,500**, as well as travel and baggage delays.



Online Claim Submission

For your ease and convenience, you can submit your travel claims online. You will be notified of the claim status and once approved, the claim payment will be credited to your bank account.



Trip Cancellation

Buy travel insurance at least 14 days before your trip, and we will compensate you for irrecoverable travel and accommodation expenses as a result of trip cancellation due to serious injury or illness to you or your immediate family or a natural disaster at your destination.

For trip cancellation cover due to flight cancellation or rescheduling, purchase the Add-on for 'Flight Cancellation or Rescheduling during Trip'.



Emergency Medical Evacuation

Unlimited coverage for emergency transportation and medical care to the nearest hospitals.

ALL BENEFITS



PERSONAL ACCIDENT

Accidental Death and Permanent Disablement

We pay up to RM600,000 for Accidental Death and Permanent Disablement of Insured Person.

Child Education

We cover the education fees of the children of the Insured Person who suffer from Accidental Death.



MEDICAL BENEFITS

Medical, Hospital and Treatment Expenses

Reimburse expenses (including cost of emergency dental treatment) incurred during accident or sickness.

Compassionate Visitation (due to Hospitalisation of Insured Person)

Pay for additional expenses of one relative or friend required on medical advice to travel or remain behind with you.

Alternative Medicine

Reimburse medical expenses for traditional medicine, osteopath, physiotherapy and chiropractor.

Compassionate Visitation (due to Insured Person's Death)

In the event of the Insured Person's death, we reimburse for travel and accommodation expenses for one relative or friend to assist in the burial or cremation arrangements in the locality where death occurs.

Child Care

Pay for additional expenses of one relative or friend to take care of your children whilst you are hospitalised and the cost of a return trip economy class ticket.

Medical Treatment in Malaysia

Get reimbursed for follow up treatment within 90 days of initial treatment upon return to Malaysia.

Hospital Allowance

Pay for each complete day you are confined in a hospital on top of medical costs incurred (RM350 per day for overseas travel).



EMERGENCY MEDICAL EVACUATION & REPATRIATION

Emergency Medical Evacuation

Emergency transportation and medical care en route to move you (in a medical critical condition) to the nearest hospital.

Emergency Medical Repatriation

In an event that the Insured Person is hospitalised abroad and it is medically necessary for the Insured Person to be repatriated back to Malaysia to continue treatment, we will pay in respect of reasonable and necessary repatriation costs including the reasonable transportation costs of one qualified medical attendant accompanying the Insured Person.

Repatriation of Mortal Remains

Pay for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to Malaysia.



PERSONAL BELONGINGS

Baggage and Personal Effects

Pay for loss of or damage to your baggage and personal effects due to theft or negligence of the common carrier. Maximum limit for any one item or pair or set of articles is up to RM500. Maximum limit per baggage is up to RM300.

Money and Travel Documents

Pay for travel and accommodation expenses including cost of obtaining replacement passports, travel tickets and other relevant travel documents. Loss of money due to theft is covered up to RM1,500.

Baggage Delay

Pay if your checked-in baggage is delayed for each full 6 consecutive hours (RM200 for every 6 hours) upon arrival at your destination abroad.



TRAVEL INCONVENIENCE BENEFITS

Travel Delay, Overbooked, Misconnection or Reroute

Pay:

- if the conveyance is delayed from the scheduled departure time
 - due to overbooked or misconnection by common air carrier and no alternative transportation is provided
 - if the arrival of the scheduled public conveyance is delayed due to rerouting
- for each full 6 consecutive hours delay (RM200 for every 6 hours).

Cancellation and Postponement

Reimburse for irrecoverable travel and accommodation expenses paid in advance due to death, serious injury or illness to you or your immediate family or a natural disaster at your destination, provided that the insurance is purchased not less than 14 days prior to the commencement of the scheduled trip.

Travel Curtailment

Reimburse for proportional return of irrecoverable prepaid costs incurred, if it is necessary and unavoidable to curtail your trip.

Hijacking

Pay for each full 24 consecutive hours of hijack (RM1,000/24 hours).

Missed Departure

Reimburse for additional accommodation and travel expenses necessarily and reasonably incurred, as a result of strike, industrial action, natural disaster, inclement weather condition, mechanical breakdown of the public transport which prevented you from arriving at your outbound port, airport or station in time.

Loss of Use of Entertainment Tickets

Reimburse for unused and irrecoverable deposits or payment made for entertainment (tourist attraction centres/concerts) ticket charges due to death, hospitalisation or due to adverse weather condition or Natural Disaster at planned destination.

Loss of Credit Card

Pay you for fraudulent usage of your credit card.

Personal Liability

Indemnify you for legal liability towards third parties or damage to their property due to your negligence.

Rental Car Excess

Pay for any excess/deductible which you become legally liable to pay in respect of loss or damage to rental vehicle during the rental period.

Ransom Payment as a Result of Kidnapping & Hostage

Pay for the ransom payment as a result of kidnapping and hostage outside Malaysia.

Home Care

Pay for damages to your home contents as a result of burglary or fire when your house is left vacant while travelling.

SPECIAL COVERAGES



Terrorism



Scuba Diving



Winter Sports



Natural Disaster



**Leisure Hot Air Ballooning, Parachuting,
Sky Diving and Bungee Jumping**

ADD-ONS



Golf Equipment

Pay for replacement or repair cost of the lost or damaged golf equipment and the cost for hiring replacement golf equipment.



Sports Equipment/Musical Instruments

Pay for replacement or repair cost of the lost or damaged sports equipment/musical instruments and the cost for hiring replacement sports equipment/musical instruments.



Flight Cancellation or Rescheduling during Trip

Pay for the non refundable pre paid expenses or deposits paid if you cancel the trip or pay for an alternative flight ticket as a result of flight cancellation or rescheduling during trip.



Cruise Cover

Reimburse the additional expenses to join the cruise due to missed connection as a result of flight delay or rejoin due to hospitalisation on land. Also reimburse for additional expenses to secure return flight home due to delay in the cruise arriving at disembarkation port.



Medical Expenses Top Up*

Option to increase your medical, hospital and treatment expenses limit (excludes Pandemic Cover).



Pandemic Cover for Overseas Trip only

Option to extend cover for Pandemic events. This covers for Trip Cancellation, Trip Curtailment, Medical, Hospital and Treatment Expenses, Hospital Allowances, Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains if you are diagnosed with a pandemic illness (Medical Expenses Top Up does not apply).



Domestic Travel Extension

Option to extend cover for domestic travels.

*Note: *not applicable to Senior Plan for persons aged 65 and above.*

SCHEDULE OF BENEFITS

Schedule of Benefits	Limit per Person/ Event	Sum Insured (RM)				
		Annual Plan 1		Annual Plan 2		
		Standard Plan <65	Senior Plan ≥65	Standard Plan <65	Senior Plan ≥65	Family Plan
PERSONAL ACCIDENT						
Accidental Death and Permanent Total Disablement	Per adult	300,000	300,000	600,000	600,000	600,000
	Per child	300,000	N/A	600,000	N/A	150,000
	Per family	N/A	N/A	N/A	N/A	1,800,000
Child Education	Per event	10,000	N/A	20,000	N/A	20,000
MEDICAL BENEFITS						
Medical, Hospital and Treatment Expenses	Per adult/ child	250,000	125,000	350,000	175,000	350,000
	Per family	N/A	N/A	N/A	N/A	1,050,000
Compassionate Visitation (due to Hospitalisation of Insured Person)*	Per adult/ child	5,000	5,000	8,000	8,000	8,000
	Per family	N/A	N/A	N/A	N/A	24,000
Alternative Medicine*	Per adult/ child	500	500	1,000	1,000	1,000
	Per family	N/A	N/A	N/A	N/A	3,000
Compassionate Visitation (due to Insured Person's death)*	Per adult/ child	5,000	5,000	8,000	8,000	8,000
	Per family	N/A	N/A	N/A	N/A	24,000
Child Care*	Per day	500	N/A	500	N/A	500
	Per event	5,000	N/A	8,000	N/A	8,000
	Maximum limit	N/A	N/A	N/A	N/A	24,000
Medical Treatment in Malaysia*	Per adult/ child	20,000	10,000	30,000	15,000	30,000
	Per family	N/A	N/A	N/A	N/A	90,000
*Subject to Medical, Hospital and Treatment Expenses limit						
Hospital Allowance	Per day	350	250	350	250	350
	Per adult/ child	10,500	7,500	21,000	15,000	21,000
	Per family	N/A	N/A	N/A	N/A	63,000
EMERGENCY MEDICAL EVACUATION & REPATRIATION						
Emergency Medical Evacuation	Per event	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Emergency Medical Repatriation	Per event	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Repatriation of Mortal Remains	Per adult/ child	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
PERSONAL BELONGINGS BENEFITS						
Baggage and Personal Effects	Per adult/ child	5,000 (RM500 per article) (RM300 per baggage)	5,000 (RM500 per article) (RM300 per baggage)	7,500 (RM500 per article) (RM300 per baggage)	7,500 (RM500 per article) (RM300 per baggage)	7,500 (RM500 per article) (RM300 per baggage)
	Per family	N/A	N/A	N/A	N/A	22,500
	Per laptop	1,000	1,000	1,000	1,000	1,000
Travel Documents	Per adult/ child	5,000	5,000	7,500	7,500	7,500
	Per family	N/A	N/A	N/A	N/A	22,500
Personal Money	Per adult/ child	1,000	1,000	1,500	1,500	1,500
	Per family	N/A	N/A	N/A	N/A	4,500

Schedule of Benefits	Limit per Person/ Event	Sum Insured (RM)				
		Annual Plan 1		Annual Plan 2		
		Standard Plan <65	Senior Plan ≥65	Standard Plan <65	Senior Plan ≥65	Family Plan
PERSONAL BELONGINGS BENEFITS (Continued)						
Baggage Delay	Per adult/ child	800 (RM200 every 6 hours)	800 (RM200 every 6 hours)	1,600 (RM200 every 6 hours)	1,600 (RM200 every 6 hours)	1,600 (RM200 every 6 hours)
	Per family	N/A	N/A	N/A	N/A	4,800
TRAVEL INCONVENIENCE BENEFITS						
Travel Delay, Overbooked, Misconnection or Reroute	Per adult/ child	2,000 (RM200 every 6 hours)	2,000 (RM200 every 6 hours)	3,200 (RM200 every 6 hours)	3,200 (RM200 every 6 hours)	3,200 (RM200 every 6 hours)
	Per family	N/A	N/A	N/A	N/A	9,600
Cancellation or Postponement	Per adult/ child	20,000	20,000	20,000	20,000	20,000
	Per family	N/A	N/A	N/A	N/A	60,000
Travel Curtailment	Per adult/ child	20,000	20,000	20,000	20,000	20,000
	Per family	N/A	N/A	N/A	N/A	60,000
Hijacking	Per adult/ child	10,000 (RM1,000 every 24 hours)	10,000 (RM1,000 every 24 hours)	20,000 (RM1,000 every 24 hours)	20,000 (RM1,000 every 24 hours)	20,000 (RM1,000 every 24 hours)
	Per family	N/A	N/A	N/A	N/A	60,000
Missed Departure	Per adult/ child	1,000	1,000	2,000	2,000	2,000
	Per family	N/A	N/A	N/A	N/A	6,000
Loss of Use of Entertainment Tickets	Per adult/ child	1,000 (RM250 per ticket)	1,000 (RM250 per ticket)	2,000 (RM250 per ticket)	2,000 (RM250 per ticket)	2,000 (RM250 per ticket)
	Per family	N/A	N/A	N/A	N/A	6,000
Loss of Credit Card	Per adult/ child	5,000	5,000	10,000	10,000	10,000
	Per family	N/A	N/A	N/A	N/A	30,000
Personal Liability	Per adult/ child	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
	Per family	N/A	N/A	N/A	N/A	3,000,000
Rental Car Excess	Per adult/ child	1,000	1,000	2,000	2,000	2,000
	Per family	N/A	N/A	N/A	N/A	6,000
Ransom Payment as a result of Kidnapping & Hostage	Per adult/ child	100,000	100,000	200,000	200,000	200,000
	Per family	N/A	N/A	N/A	N/A	600,000
Home Care	Per event	5,000	5,000	5,000	5,000	5,000
	Per family	N/A	N/A	N/A	N/A	15,000
OPTIONAL ADD-ONS						
Golf Equipment	Per adult/ child	5,000 (RM500 per article)	5,000 (RM500 per article)	5,000 (RM500 per article)	5,000 (RM500 per article)	5,000 (RM500 per article)
	Per family	N/A	N/A	N/A	N/A	15,000
Sports Equipment/ Musical Instruments	Per adult/ child	3,000 (RM500 per article)	3,000 (RM500 per article)	3,000 (RM500 per article)	3,000 (RM500 per article)	3,000 (RM500 per article)
	Per family	N/A	N/A	N/A	N/A	9,000

Schedule of Benefits	Limit per Person/ Event	Sum Insured (RM)				
		Annual Plan 1		Annual Plan 2		
		Standard Plan <65	Senior Plan ≥65	Standard Plan <65	Senior Plan ≥65	Family Plan
OPTIONAL ADD-ONS (Continued)						
Flight Cancellation or Rescheduling during Trip	Per adult/ child	2,500	2,500	5,000	5,000	5,000
	Per family	N/A	N/A	N/A	N/A	15,000
Cruise Cover	Per adult/ child	3,000	3,000	6,000	6,000	6,000
	Per family	N/A	N/A	N/A	N/A	18,000
Medical Expenses Top Up	Per adult/ child	100,000	N/A	100,000	N/A	100,000
	Per family	N/A	N/A	N/A	N/A	300,000
Pandemic Cover for Overseas Trip only	Per adult/ child	Include cover for Pandemic related events up to the respective benefits sum insured				
	Per family					
Domestic Travel Extension	Per adult/ child	Refer to “ Schedule of Benefits for Domestic Travel Extension ” for details				
	Per family					

SCHEDULE OF BENEFITS FOR DOMESTIC TRAVEL EXTENSION

Add-on Benefits	Limit per Person/ Event	Sum Insured (RM)				
		Annual Plan 1		Annual Plan 2		
		Standard Plan <65	Senior Plan ≥65	Standard Plan <65	Senior Plan ≥65	Family Plan
PERSONAL ACCIDENT						
Accidental Death and Permanent Total Disablement	Per adult	250,000	125,000	250,000	125,000	250,000
	Per child	250,000	N/A	250,000	N/A	62,500
	Per family	N/A	N/A	N/A	N/A	750,000
MEDICAL BENEFITS (ACCIDENTAL CAUSES ONLY)						
Medical, Hospital and Treatment Expenses	Per adult/child	25,000	12,500	25,000	12,500	25,000
	Per family	N/A	N/A	N/A	N/A	75,000
Hospital Allowance	Per day	100	50	100	50	100
	Per adult/child	3,000	1,500	3,000	1,500	3,000
	Per family	N/A	N/A	N/A	N/A	9,000
EMERGENCY MEDICAL EVACUATION & REPATRIATION (ACCIDENTAL CAUSES ONLY)						
Emergency Medical Evacuation	Per event	100,000	100,000	100,000	100,000	100,000
Emergency Medical Repatriation	Per event	100,000	100,000	100,000	100,000	100,000
Repatriation of Mortal Remains	Per adult/child	5,000	5,000	5,000	5,000	5,000
PERSONAL BELONGINGS BENEFITS						
Baggage Delay	Per adult/child	400 (RM100 every 6 hours)	400 (RM100 every 6 hours)	400 (RM100 every 6 hours)	400 (RM100 every 6 hours)	400 (RM100 every 6 hours)
	Per family	N/A	N/A	N/A	N/A	1,200

Add-on Benefits	Limit per Person/ Event	Sum Insured (RM)				
		Annual Plan 1		Annual Plan 2		
		Standard Plan <65	Senior Plan ≥65	Standard Plan <65	Senior Plan ≥65	Family Plan
TRAVEL INCONVENIENCE BENEFITS						
Travel Delay, Overbooked, Misconnection or Reroute	Per adult/ child	1,000 (RM100 every 6 hours)	1,000 (RM100 every 6 hours)	1,000 (RM100 every 6 hours)	1,000 (RM100 every 6 hours)	1,000 (RM100 every 6 hours)
	Per family	N/A	N/A	N/A	N/A	3,000
Cancellation or Postponement	Per adult/ child	2,000	2,000	2,000	2,000	2,000
	Per family	N/A	N/A	N/A	N/A	6,000
Travel Curtailment	Per adult/ child	2,000	2,000	2,000	2,000	2,000
	Per family	N/A	N/A	N/A	N/A	6,000
Missed Departure	Per adult/ child	1,000	1,000	1,000	1,000	1,000
	Per family	N/A	N/A	N/A	N/A	3,000
Personal Liability	Per adult/ child	100,000	100,000	100,000	100,000	100,000
	Per family	N/A	N/A	N/A	N/A	300,000

Notes:

- *Standard Plan <65 applies to a Policyholder aged between 18 to 64 and Insured Person aged at least 30 days old and at most 64 years of age.*
- *Senior Plan ≥65 applies to Insured Person aged between 65 to 75 (both ages inclusive).*
- *Family Plan includes individual, spouse and unlimited number of accompanying children between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.*
- *Eligible age for a child is between 30 days and 18 years old (both ages inclusive) or up to 23 years old, if he/she is studying full-time in a recognised institution of higher learning.*

Top up the add-ons to enjoy more benefits and travel worry-free!



TABLE OF PREMIUM

Types of Plan	Premium (RM)								
	Area 1			Area 2			Area 3		
	Individual								
Standard Plan 1 (International only)	275.00			400.00			430.00		
Standard Plan 2 (International only)	320.00			490.00			525.00		
Senior Plan 1 (International only)	500.00			720.00			780.00		
Senior Plan 2 (International only)	580.00			890.00			950.00		
Standard Plan 1 (International+Domestic)	323.00			448.00			478.00		
Standard Plan 2 (International+Domestic)	368.00			538.00			573.00		
Senior Plan 1 (International+Domestic)	572.00			792.00			852.00		
Senior Plan 2 (International+Domestic)	652.00			962.00			1,022.00		
	Family								
Family Plan (International only)	800.00			1,225.00			1,315.00		
Family Plan (International+Domestic)	920.00			1,345.00			1,435.00		
Add-ons	Plan 1			Plan 2					
	Individual			Individual			Family		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
RM5,000 Golf Equipment	20.00	24.00	26.00	20.00	24.00	26.00	50.00	60.00	65.00
RM3,000 Sports Equipment/Musical Instruments	20.00	24.00	26.00	20.00	24.00	26.00	50.00	60.00	65.00
Flight Cancellation or Rescheduling during Trip	10.00	12.00	13.00	20.00	24.00	26.00	50.00	60.00	65.00
Cruise Cover	10.00	12.00	13.00	20.00	24.00	26.00	50.00	60.00	65.00
RM100,000 Medical Expenses Top Up (not applicable to Senior Plan)	20.00	25.00	30.00	20.00	25.00	30.00	50.00	63.00	75.00
Pandemic Cover for Overseas Trip only Standard	44.00	64.00	69.00	51.00	78.50	84.00	128.00	196.00	210.50
Pandemic Cover for Overseas Trip only Senior	80.00	115.00	125.00	93.00	142.50	152.00	N/A	N/A	N/A

Note: All premiums are subject to stamp duty.
For Domestic travel inclusion, all premiums are subject to Service Tax.

KEY EXCLUSIONS

- Pre-existing medical conditions
- Travelling against medical advice
- Flight cancellations or rescheduling unless Add-on is purchased
- Pandemic (unless Add-on is purchased)
- 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 Deficiency 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

AREA OF TRAVEL

Domestic means travel within Malaysia.

Area 1

Australia, Brunei, Cambodia, China (excluding Mongolia, Nepal & Tibet), Hong Kong, India, Indonesia, Japan, Laos, Macau, New Zealand, Pakistan, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam.

Area 2

Worldwide **EXCLUDING** Malaysia, USA, Canada, Afghanistan, Belarus, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region, Iran, Myanmar (Burma), North Korea, Russian Federation, Syria, Ukraine and Venezuela.

Area 3

Worldwide **EXCLUDING** Malaysia, Afghanistan, Belarus, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's region, Iran, Myanmar (Burma), North Korea, Russian Federation, Syria, Ukraine and Venezuela.



24/7 Worldwide Travel Assistance - (603) 2142 0399

Just call for medical or emergency assistance anywhere in the world.

You may reverse charge the call where this service is available.



FREQUENTLY ASKED QUESTIONS

Who is eligible to apply?

All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependant(s) of Pass Holders, excluding overseas secondment & students studying overseas.

Is there a maximum period of cover?

The maximum period of cover is 95 days per trip, unlimited number of trips within the period of insurance stated in the Certificate of Insurance.

Who is eligible to be covered under the Family Plan?

The Family Plan includes you, your spouse and unlimited number of accompanying children. Not applicable for persons aged 65 and above.

What if I want to include cover for domestic travels?

If you wish to cover your domestic travels, you should take up the Domestic Travel Extension as an Add-on.

How do I purchase the Add-ons?

You must purchase the Add-ons at the point of inception of your travel policy. Take note that some benefits are only applicable if your policy is effective at least 14 days prior to your trip. It is advisable to get your travel insurance sorted out as soon as possible during your trip planning.

Providing comprehensive and tailored solutions for your personal protection and business needs

motor
property
leisure & travel
healthcare
personal accident
business package
liability
marine

Sign up for **SmartTraveller Enhanced Annual Plan** today!

For more information, call your agent or

Generali Customer Service Hotline (603) 2170 8282

Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

Ask your insurance agent for more details

STEA/BR (02/23)

Generali Insurance Malaysia Berhad (formerly known as AXA Affin General Insurance Berhad)

Reg No: 197501002042 (23820-W) Service Tax Reg. No.: W10-1808-31015017

Registered Address: Ground Floor, Wisma Boustead, 71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia

T +603 2170 8282 F +603 2031 7282 E-mail: customer.service.gi@generali.com.my Website: generali.com.my



This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

Important Note:

1. Read this brochure before you decide to take out the SmartTraveller Enhanced Annual Plan Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.