

GROUP PERSONAL ACCIDENT

PRODUCT DISCLOSURE SHEET

01 January 2022

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

1. What is this product about?

This product is a 24 hours group personal accident insurance underwritten by Great Eastern General Insurance (M) Berhad (Company No.198301007025 (102249-P) (“GEGM”) exclusively for eligible BusOnline Ticket Sdn.Bhd. customers. This product provides compensation to the Insured Person in the event of accidental death or permanent disablement, medical expenses and loss of personal luggage, which is caused solely and directly by accidental, violent, external and visible means while travelling on public transport and/or charter bus.

The master policyholder for this product is Excellent Asia Solutions Sdn Bhd

2. What are the covers / benefits provided?

Please refer to the Schedule of Benefits as set out below:

No	Benefits	Limit
1	Accidental Death (due to accident)	RM25,000
2	Permanent Disablement (due to accident)	RM25,000
3	Medical Expenses (due to accident)	Up to RM2,000
4	Loss of Personal Luggage (due to accident / theft) (**Shall exclude jewelers, laptop, notebook, camera, cash, IPad, Hand/Smartphone)	Up to RM500
5	Hospital Allowance (RM50per day up to maximum of 20 days) – applicable to General Hospital only	RM1,000
6	Bus Delay (RM50/ every 4 hours)	RM100
7	Trip Cancellation (due to death, serious sickness or injury or similarly of a member of immediate family, damage to your residence due to natural disaster or outbreak of infectious epidemic at the travel destination, we will reimburse your necessary pre-paid ticket (non-refundable)	As per ticket value (up to RM100)

Note:

- Please refer to the scale of benefits for death and disablement in the Master policy contract.
- Please refer to the Master Policy Contract for the full terms and conditions under this Policy.
- Duration of cover will start from the time you board the express bus for the duration of the trip and shall end once you disembark from the bus at the final destination as stated in the bus ticket.
- “Cash-before-cover”: Premium must be paid in full by the Insured Person either via busonlineticket.com website for coverage under this Policy to take effect.

3. How much premium do I have to pay?

Please refer to the Schedule of Premium as set out below.

Schedule of Premium (per trip)

RM1.00

Note: The above premium is inclusive of 6% SST, commission and administration fee.

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

Commissions paid to the intermediary : 25%

6% SST : 6%

Administration Fee

Note :

Your obligation to pay SST 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?

- **Premium:** You have to pay the premium as specified in the Schedule of Premium above.
- **Eligible age:** Aged not more than 80 years.
- **Period of Insurance:** Your coverage will start from the time you board the express bus for the duration of the trip and shall end once you disembark from the bus at the final destination as stated in the bus ticket.
- **Sum Insured:** The amount payable for Accidental Death, Permanent Disablement, Medical Expenses and/or Loss of Personal Luggage as specified in the Schedule of Benefits above.
- **Sanction Limitation and Exclusion Clause :** We shall not be deemed to provide cover and shall not receive any payment(s) under the Policy; or be liable to pay any sums (including payment of claims, refund of premiums, surrender or cancellation payments); or provide any benefit under the Policy; to the extent that the provision of such cover, payment of such sum or provision of such benefit would expose us to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

In the event of a claim:

- Notify and submit a duly completed and signed Personal Accident claim form together with the supporting documents to GEGM via:
 1. Online submission (Please click [here](#)) or;
 2. Give us a call at 1 300 13 1088 or;
 3. Email us at PAClaims@greateasterngeneral.com
- Notification should be made immediately upon the occurrence of the accident or within the timeframe stipulated in the terms and conditions of the Master Policy Contract.
- For the full list of the required documentation, please refer to our 'Document Checklist for PA Claim' at our corporate website www.greateasterngeneral.com.

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

6. What are the major exclusions under this policy?

This Policy does not cover accidental death or permanent disablement caused by the following events:

- Suicide or attempted suicide while sane or insane.
- Any field operations undertaken by the military, police or security services, fire-fighting, airline as pilot or aircrew, or mining of mineral as miners (whether voluntarily or otherwise)
- War, radiation or contamination by radioactivity, nuclear weapons material.
- HIV and/or HIV related illness including AIDS.
- Childbirth, pregnancy, miscarriage or any complications thereof.
- Pre-existing physical or medical conditions, physical or mental defects or infirmity.
- Self-inflicted injury, and provoked murder or assault.
- Engaging in dangerous activities or sports such as skydiving, horseback polo playing, motor sports rallies etc. whether professionally or semi-professionally.

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

7. Can I cancel my coverage?

You may cancel the coverage by giving written notice to us before the date of your scheduled journey but subject to no claims is made on this policy. We may also cancel the policy by giving you 14 days' notice to your last address as appears at the time of insurance purchase or any alternative address that is notified to us in writing.

However, we will not make any refund of the premium you have paid.

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 changes made 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

If you have any enquiries, please contact us at:

Great Eastern General Insurance (Malaysia) Berhad (198301007025) (102249-P)
Level 18 Menara Great Eastern 303 Jalan Ampang 50450 Kuala Lumpur
Tel : +603 4259 8888
Fax : +603-4813 0055
Email : gicare-my@greasterngeneral.com

Alternatively, you can also contact Goinsure customer service at 010 – 368 7829 from 9am to 5pm (Monday to Friday, except for public holidays) or email at support@goinsure.com.my for any enquiries pertaining to your coverage.

10. Other types of Personal Accident cover available.

You may check with GEGM's agent or 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 HAVE PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

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 Product Disclosure Sheet is valid as at 1 January 2022.

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