



Level Term Assurance

PRODUCT DISCLOSURE SHEET

This is an insurance product. Read this Product Disclosure Sheet and the Proposal Specially Designed For You before You decide to take out this product. Be sure to also read the general terms and conditions.

1. What is this product about?

This product offers insurance protection up to Age 80. It pays a lump sum death benefit if death occurs during the term of the plan.

2. What is the cover / benefits provided?

This Policy covers:

- Death – MYR<<Basic Sum Insured>>

Duration: Death or term of the contract: 99 years.

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 total premium that You have to pay and the Policy terms may vary depending on Our underwriting requirements and premium duration. Please refer to the Sales Illustration for more information.

- The estimated total premium that You have to pay: MYR99,999.99 annually
- Premium duration: Until Age 99
- Grace Period: You are given 31 days of grace period after the due date to make Your premium payment.

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

Nil.

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.
- Free-look period - You may cancel Your Policy by returning the Policy within 15 days from the date of Your receipt of this Policy. The premiums that You have paid (less any medical fee incurred) will be refunded to You.
- Implication of switching Policy to another insurer - one of the main disadvantages is new term and conditions of the new Policy may be applied if the current health status is less favourable to the new insurer. It is advisable to check with the insurer before making a final decision.

Note: This list is non-exhaustive. Please refer to the Policy contract for the terms and conditions under this Policy.

6. What are the major exclusions under this plan?

Coverage benefits will not be payable if:

- Death was due to suicide within 1 year from the Issue Date or any date of reinstatement, whichever is later.

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

7. Can I cancel my plan?

You may cancel Your Policy by giving Us a written notice. Buying a life Policy is a long-term financial commitment. If You do not pay Your premiums within the grace period (31 days from the premium payment due date), Your Policy may lapse unless Your Policy has acquired cash value. The cash value that We will pay You when You cancel this Policy before the maturity period will be much lesser than the total amount of premium that You have paid.

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

Please contact Us of 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:
Generali Life Insurance Malaysia Berhad
200601003992 (723739-W)
Generali Customer Service Centre
Level 1, Menara Generali, 27, Jalan Sultan Ismail,
50250 Kuala Lumpur, Malaysia

Telephone: 1 300 13 2121 or +603 3007 2121
E-mail: customer.service.life@generali.com.my



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10. Other similar types of cover available

Please ask Us for other similar types of plans offered. Please ask Us for other similar types of plans offered.

IMPORTANT NOTE:

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

Industrial and Commercial Bank of China (Malaysia) Berhad (839839-M) is the distributor of this insurance plan and is located at Level 34C, Menara Maxis, Kuala Lumpur City Center, 50088 Kuala Lumpur.

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

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