

## SKS Airways Travel Insurance (Malaysia Domestic)

### PRODUCT DISCLOSURE SHEET

15 Dec 2019

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

#### 1. What is this product about?

This policy is a Group Travel Personal Accident Insurance ("SKS Airways Travel Insurance") issued exclusively to passengers of SKS Airways Sdn Bhd ("SKS") by Great Eastern General Insurance (Malaysia) Berhad (102249-P) ("GEGM"), a licensed insurer registered in Malaysia with its business address at Level 18, Menara Great Eastern, 303 Jalan Ampang 50450 Kuala Lumpur, Malaysia, that provides compensation and/or reimbursement for the insured person in the event of death or injuries caused by accident, illness or inconvenience during the specific domestic journey (one way or return journey) on any SKS routes.

#### 2. What are the covers / benefits provided?

Please refer to the scale of benefits for death and disablement in the Important Note below or in the Policy Contract.

Schedule of Benefits		Malaysia	
		Sum Insured (RM)	
		Domestic	
Benefits		One Way Journey	Return Journey
1.	Accidental Death or Permanent Disablement, up to	50,000	50,000
2A.	Medical Expenses, up to	Not Covered	15,000
	(i) due to Accidental Bodily Injury		
	(ii) due to Sickness	Not Covered	Not Covered
2B.	Post Journey Medical Expenses (sub-limit of 2A) up to	Not Covered	Not Covered
3.	GEGM Assist, up to - <i>Emergency Medical Evacuation &amp; Repatriation</i>	Not Covered	100,000
4.	GEGM Assist, up to - <i>Repatriation of Mortal Remains</i>	Not Covered	100,000
5.	Daily Hospital Inpatient Income - <i>Amount Payable Per Day</i>	Not Covered	Not Covered
6.	Loss of Personal Property and Baggage, up to - <i>Limit One Article</i>	500	500
	-- <i>Maximum Amount Payable</i>	2,500	2,500
7.	Loss of Travel Documents, up to	500	500
8.	Check-in Luggage Delay - <i>Amount per 6 hours</i>	150	150
	- <i>Maximum Amount Payable</i>	150	150
9.	Flight Delay - <i>Amount per 6 hours</i>	150	150
	- <i>Maximum Amount Payable</i>	250	250
10.	Flight Misconnection - <i>Amount per 6 hours</i>	Not Covered	Not Covered
11.	Hijack Inconvenience - <i>Amount per 6 hours</i>	Not Covered	Not Covered
12.	Travel Cancellation, up to	1,000	1,000
13.	Travel Curtailment, up to	Not Covered	500
14.	Personal Liability, up to	Not Covered	100,000
15.	GEGM Assist - <i>24 Hour Travel &amp; Medical Assistance</i>	Not Covered	Inclusive
	<b>Excess on (2A) Medical Expenses, (2B) Post Journey Medical Expenses, (6) Loss of Personal Property or Baggage, (7) Loss of Travel Documents and (8) Checked-Checked-in Luggage Delay.</b>	100	100

#### Important Note: -

##### Benefit limits 1, 2A, 2B, 3 and 4 are subject to age bracket specified below:

- The above Benefits are applicable to adult(s) but under 70 years of age and for Dependent Child(ren) from 2 years of age to under 18 years of age (or under 23 years of age where applicable);
- For adult(s) of age 70 to 75 : Benefit No. 1, 2A, 2B, 3 and 4 are limited to 50% of the amount stated above;
- For adult(s) of age 76 to 80 : Benefit No. 1, 2A, 2B, 3 and 4 are limited to 25% of the amount stated above and
- For Infant(s) aged above 9 days to under 2 years: Benefit No. 1, 2A, 2B, 3 and 4 are limited to 10% of the amount stated above.

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

Premium (RM)			
One Way Journey	Return Journey		
	1-15 Days	16 - 30 Days	31 to 45 Days
10.00	20.00	30.00	40.00

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

<u>Type</u>	<u>Amount (RM)</u>
• Government Tax	6% of Gross Premium

*Note:*

- i. Please be informed that Government Tax has been implemented effective from 1 September 2018.*
- ii. Your obligation to pay Government Tax at the prevailing rate shall form part of the terms and conditions in your policy.*

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

In the event of a claim:

- (i) Notify us via e-mail as soon as possible and in any event within thirty one (31) days on the happening of any occurrence likely to give rise to a claim.
- (ii) To provide the required claim documents as stated in the Policy Contract and Claims Document Checklist, according to the benefit which is being claimed.

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

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

- This Policy does not cover death or injury caused by the following events:
  1. Insanity, suicide and self-inflicted injury.
  2. Pre-existing physical defects or infirmity.
  3. Disease, infection, parasites or AIDS.
  4. Childbirth, miscarriage, pregnancy.
  5. War invasion, act of foreign enemy, hostilities (whether war be declared or not). Civil war, rebellion, revolution, insurrection, mutiny or usurped power, military or popular uprising.
  6. Ionizing radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel.
  7. Flying or any aerial activities otherwise than as a fare-paying passenger in an common carrier provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers over an established air route.
  8. Terrorism.
  9. Provoked homicide, murder or assault.
  10. Hazardous sports.

*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 policy?

Once the Certificate of Insurance is issued, your travel insurance will be non-cancellable and the premium is non-refundable.

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

You are advised to inform us, in writing or by visiting any of our branches, in the event of any changes to your contact/personal details.

## 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](http://www.insuranceinfo.com.my)

If you have any enquiries, please contact us at:

**Great Eastern General Insurance (Malaysia) Berhad (102249-P)**

Level 18 Menara Great Eastern

303 Jalan Ampang 50450 Kuala Lumpur

Tel: +603-4259 8888 (International)

Email: [gicare-my@greasterngeneral.com](mailto:gicare-my@greasterngeneral.com)

## 10. Other types of Personal Accident cover available.

You may contact GEGM directly for other similar types of cover currently available.

### IMPORTANT NOTE:

- 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 INSURANCE POLICY THAT YOU PURCHASED. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

### 2. CONSUMER INSURANCE CONTRACT

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.

### 3. NON CONSUMER INSURANCE CONTRACT

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this insurance for a purpose related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it 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.

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.

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 10 June 2019.

Great Eastern General Insurance (Malaysia) Berhad (102249-P) is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

**This product is exclusively underwritten for SKS AIRWAYS SDN BHD.**