

FLEXI TRANSIT PROTECTION

Frequently Asked Questions (FAQ)

1. What are the benefits provided under Flexi Transit Protection?

Flexi Transit Protection is a 24 hours personal accident insurance underwritten by Great Eastern General Insurance (M) Berhad (Company No.198301007025 (102249-P)) ("GEGM") exclusively for eligible Flexi Parking App users. This product provides compensation to the Insured Person in the event of Accidental Death or Permanent Disablement and Medical Expenses caused by sudden, unforeseen and fortuitous external event while travelling and/or boarding and /or alighting from a Public Transport and Loss of Personal Effects due to Snatch Theft or Attempted Snatch Theft, which all occurs within Malaysia.

The master policyholder for this product is Leading Innovative Technologies & Systems Sdn. Bhd (Company No. 201601041597 (1212539-X))

2. How much is the premium do I have to pay for this coverage?

Please refer to the Schedule of Premium as set out in the Product Disclosure Sheet.

3. How do I make payment for my premium?

You can pay your premium by using your e-wallet credit in the Flexi Parking App.

4. How do I become eligible for this coverage?

To be eligible for this Flexi Transit Protection coverage, you must fulfill the following eligibility requirements:

- a) aged not less than eighteen (18) years old and not more than and sixty-five (65) years old;
- b) a Malaysian citizen or foreigners legally residing in Malaysia; and
- c) a registered Flexi Parking App user.

5. Where can I purchase for this coverage?

You can purchase this Flexi Transit Protection coverage in the Flexi Parking App.

6. Is the purchase for Flexi Transit Protection bundled with any of my parking related payment made in the Flexi Parking App?

No. You can purchase this Flexi Transit Protection at your convenience, independent from any of your parking related payment made in the Flexi Parking App.

7. When can I purchase the Flexi Transit Protection coverage?

You can purchase this Flexi Transit Protection prior to your trip on a public transport.

8. When will my period of insurance will commence?

Your period of insurance shall commence from the effective date of insurance, which details as stated in your email notification or as stipulated in your Flexi Parking App.

9. Will I be informed once my coverage has commenced?

Yes. An email notification will be sent to you informing you of your policy commencement date. Alternatively, you may obtain details of your coverage in your Flexi Parking App. You are welcome to verify your Flexi Transit Protection coverage with Flexi Parking support team at toll- free number, 1-700-81-9612 which is available from 9.00 a.m. to 5.00 p.m. (Monday to Friday, except for public holidays) or email at flexiprotect@lits.com.my.

10. Can I continue to have the protection once my period of insurance expires?

Yes. Once your period of insurance has expired, you can continue to be covered by purchasing a new coverage under the Flexi Transit Protection policy.

- 11. Will I be allowed to have more than one (1) Flexi Transit Protection coverage within the same period of insurance?**
No. You are only allowed to have one (1) Flexi Transit Protection coverage at any one time, within the same period of insurance.
- 12. What is the maximum number of days that I can purchase at any one time?**
You can purchase Flexi Transit Protection coverage up to seven (7) consecutive days at any one time of purchase. If you wish to continue with the coverage after the expiration of the aforementioned period, you may make a new purchase.
- 13. Do I need to make a police report as proof of claim if the public transport which I travelled on met with an accident?**
Not necessary. A report made to and issued by the relevant authority confirming the incident/evidencing such loss or injury is acceptable as proof to submit claim for this Flexi Transit Protection.
- 14. Can I make claim(s) under this Flexi Transit Protection coverage even if I have other Personal Accident policies?**
Yes. Even if you have other Personal Accident policies, you are still entitled to make claim(s) under this Flexi Transit Protection coverage. However, if you become entitled for reimbursement of all or part of the benefit under this policy from any other source, or if there is in place any other insurance against the events covered under this policy, GEGM will only be liable for the excess of the amount recoverable from such other source or insurance.
- 15. Can I make a claim if I was involved in a motorcycle accident?**
No. You cannot make a claim if you are involved in the motorcycle accident as this policy excludes motorcycling.
- 16. Can I make a claim for Loss of Personal Effects which is caused by an accident while I am travelling on Public Transport?**
No. Claim for Loss of Personal Effects for Flexi Transit Protection is limited only to snatch theft or attempted snatch theft incident.
- 17. Can I make a claim for Accidental Death or Permanent Disablement or Medical Expenses for injuries sustained for snatch theft incident?**
No. Claim for Accidental Death, Permanent Disablement and Medical Expenses for Flexi Transit Protection are only covering for injuries sustained for Public Transport accident.
- 18. To whom the indemnities are payable to?**
The indemnity for Accidental Death shall be payable to your nominated nominee in the Nomination Form. For indemnities other than Accidental Death, it shall be payable to you as the Insured Person. Please click [here](#) for Nomination Form.
- 19. What will happen if I do not nominate any nominee?**
In the event you do not nominate any nominee, your Accidental Death benefit shall be payable to the lawful executor or administrator of your estate or for Muslim, payment shall be determined by the applicable Syariah Laws.
- 20. Where can I refer to for further information on claim procedures?**
For further information on claim procedures please visit our [corporate website](#). For claims submission or claims status enquiries, please click [here](#).
- 21. Where can I refer to for further information on the product coverage?**
Once you have purchased the Flexi Transit Protection coverage, Flexi Parking's team will be sending out the related documents i.e. Master Policy, Product Disclosure Sheet (PDS) and Frequently Asked Questions to your registered email address.

Note:

If there is any discrepancy in this document, the benefits, terms and conditions stated in the Master Policy Contract shall prevail.