

Flexi Transit Protection

PRODUCT DISCLOSURE SHEET

28 December 2020

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?

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. What are the covers / benefits provided?

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

No	Benefits	
1	Accidental Death*	RM20,000
2	Permanent Disablement*	RM20,000
3	Medical expenses*	Up to RM2,000
4	Loss of Personal Effects (<i>due to Snatch Theft or Attempted Snatch Theft</i>)	Up to RM500

* Benefits (1), (2) and (3) whichever is applicable, is payable due to Injury sustained by the Insured Person while travelling and/or boarding and/or alighting from a Public Transport.

Note:

Terms and conditions apply. Please refer to the Master Policy Contract for the full terms and conditions under this Policy.

3. How much premium do I have to pay?

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

Schedule of Premium (per day)
RM0.50

Note: The above premium is inclusive of 6% Government tax.

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

Please refer to the fees and charges required to be paid as below:

Premium	: RM0.47
6% Government Tax	: RM0.03
Total amount payable	: RM0.50

Note:

The commission for this product is 25% of the Premium i.e. RM0.1175.

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 by using your e-wallet credit in the Flexi Parking App.
- **Effective Date of Insurance:** Identified date as stated in your email notification
- **Period of Insurance:** Your coverage as notified in your email notification.
- **Sum Insured:** The amount payable for Accidental Death, Permanent Disablement, Medical Expenses and/or Loss of Personal Effects as specified in the Schedule of Benefits above.
- **Eligibility:** The policy provides coverage to between aged not less than eighteen (18) years old and not more than sixty-five (65) years old.
- **Cash Before Cover:** It is a fundamental and absolute special condition of the Policy that the premium due must be paid by the Insured Person and received by the Policyholder before commencement of the Effective Date of Insurance. If this condition is not complied with, then the insurance cover of the respective Insured Person is automatically null and void. GEGM reserves the right to refuse any coverage and/or reject any claim resulting from the Insured Person's non-payment of the premium to the Policyholder in accordance with the condition herein.

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. or contact our Claim Toll Free number at 1 300 1300 88.

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, permanent disablement, medical expenses or Loss of Personal Effects 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 Illness, or pre-existing 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 your insurance coverage at any time by giving GEGM notice in writing, however, you shall not be entitled to a refund of premium for the said cancellation. Your insurance coverage shall continue until the end of the Period of Insurance.

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 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 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
Telephone : +603-4259 8888
Fax : +603-4813 0055
Email : gicare-my@greateasterngeneral.com

Alternatively, you can also contact Flexi Parking's support team at toll-free number, 1-700-81-9612 from 9.00 a.m. to 5.00 p.m. (Monday to Friday, except for public holidays) or email at flexiprotect@lits.com.my for any enquiries pertaining to your Flexi Transit Protection coverage.

Leading Innovative Technologies & Systems Sdn. Bhd (Company No. 201601041597 (1212539-X)
Head Office Address : F-04-G City Park,
Jalan Multimedia 7/AG, I-City
40000, Shah Alam, Selangor

10. Other types of Personal Accident cover available.

You may 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 PERMANENT DISABLEMENT IN YOUR INSURANCE POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT ANY OF FLEXI PARKING SUPPORT TEAM FOR MORE INFORMATION.**
- 2. INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE NOMINATED NOMINEE IN YOUR NOMINATION FORM. KINDLY RETURN TO US THE COMPLETE SIGNED NOMINATION FORM NO LATER THAN FIFTEEN (15) DAYS AFTER YOUR INSURANCE COVERAGE COMMENCES. PLEASE BE INFORMED THAT FOR PAYMENT TO THE NOMINATED NOMINEE, WE WILL REQUIRE THE ORIGINAL SIGNED NOMINATION FORM BEFORE ANY CLAIM CAN BE PAID OUT FOR ACCIDENTAL DEATH IDEMNITY. IN THE EVENT THERE IS NO NOMINATION FORM RECEIVED BY US, THE INDEMNITY FOR ACCIDENTAL DEATH SHALL BE PAYABLE TO THE INSURED PERSON'S ESTATE. FOR ALL OTHER INDEMNITIES, IT SHALL BE PAYABLE TO THE INSURED PERSON.**
- 3. 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.

4. 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 28 December 2020.

Great Eastern General Insurance (Malaysia) Berhad (198301007025) (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.