

Malindo Travel Insurance (Indonesia)

PRODUCT DISCLOSURE SHEET

23 May 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 ("Malindo Travel Insurance") issued exclusively to passengers of Malindo Airways Sdn Bhd ("Malindo") 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 international journey (one way or return journey) on any Malindo 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.

| Indonesia International | | Sum Insured (IDR) | |
|-------------------------|--|-------------------|----------------|
| Schedule of Benefits | | One Way Journey | Return Journey |
| 1. | Accidental Death or Permanent Disablement, up to | 100,000,000 | 100,000,000 |
| 2A. | Medical Expenses, up to | Not Covered | 100,000,000 |
| | i. due to Accidental Bodily Injury | | |
| | ii. due to Sickness | Not Covered | Inclusive |
| 2B. | Post Journey Medical Expenses (sub-limit of 2A) up to | Not Covered | 25,000,000 |
| 3. | GEGM Assist, up to - <i>Emergency Medical Evacuation & Repatriation</i> | Not Covered | 250,000,000 |
| 4. | GEGM Assist, up to - <i>Repatriation of Mortal Remains</i> | Not Covered | 250,000,000 |
| 5. | Daily Hospital Inpatient Income | Not Covered | 500,000 |
| | - <i>Amount Payable Per Day</i> | | |
| | - <i>Maximum Amount Payable</i> | Not Covered | 5,000,000 |
| 6. | Loss of Personal Property and Baggage, up to - <i>Limit One Article</i> | 1,800,000 | 1,800,000 |
| | - <i>Maximum Amount Payable</i> | 9,000,000 | 9,000,000 |
| 7. | Loss of Travel Documents, up to | 2,500,000 | 2,500,000 |
| 8. | Check-in Luggage Delay - <i>Amount per 6 hours</i> | 500,000 | 500,000 |
| | - <i>Maximum Amount Payable</i> | 1,500,000 | 1,500,000 |
| 9. | Flight Delay - <i>Amount per 6 hours</i> | 500,000 | 500,000 |
| | - <i>Maximum Amount Payable</i> | 2,500,000 | 2,500,000 |
| 10. | Flight Misconnection - <i>Amount per 6 hours</i> | 500,000 | 500,000 |
| | - <i>Maximum Amount Payable</i> | 2,500,000 | 2,500,000 |
| 11. | Hijack Inconvenience - <i>Amount per 6 hours</i> | 500,000 | 500,000 |
| | - <i>Maximum Amount Payable</i> | 2,500,000 | 2,500,000 |
| 12. | Travel Cancellation, up to | 10,000,000 | 10,000,000 |
| 13. | Travel Curtailment, up to | Not Covered | 10,000,000 |
| 14. | Personal Liability, up to | Not Covered | 180,000,000 |
| 15. | GEGM Assist - <i>24 Hour Travel & Medical Assistance</i> | Not Covered | Inclusive |
| | 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-in Luggage Delay. | 400,000 | 400,000 |

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.

For Dependent Child(ren) from 2 years of age to under 18 years of age (or under 23 years of age where applicable) and adult(s) of age 70 to 75 : Benefit No. 1, 2A, 2B, 3 and 4 are limited to 50% of the amount stated above.

75 to 80 : Benefit No. 1, 2A, 2B, 3 and 4 are limited to 25% of the amount stated above.

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?

| Plan | Duration | Premium (IDR) |
|-----------------|---------------|------------------|
| One Way Journey | One Way | 40,000 |
| Return Journey | 1 to 15 days | 187,500 |
| | 16 to 30 days | 217,500 |
| | 31 to 45 days | 247,500 |

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

There are no other fees or charges.

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.

Memorandum

It is hereby declared that this Policy shall not provide any cover for claims which are directly or indirectly arising from, or relating to, or in any way connected with COVID-19. This includes, but is not limited to, claims relating to any inability to travel, decision not to travel or changes to travel plans , and any medical or health related losses or expenses incurred.

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

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@greateasterngeneral.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.

The information provided in this Product Disclosure Sheet is valid as at 23 May 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 MALINDO AIRWAYS SDN BHD (Company No.: 1018546-W).