

TRAVEL

JOM LOKAL TRAVEL

GET PROTECTED FOR A SAFE AND ENJOYABLE ROAD TRIP

Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Generali Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my)



BENEFITS



Accidental Death and Accidental Permanent Disablement

Pays as a result of Accidental Death and Permanent Disablement up to RM50,000 per person.



Accidental Medical Expenses

Reimburses expenses (including cost of emergency dental treatment) incurred due to accident.



Food Poisoning

Reimburses medical bill incurred by the Insured Person caused by beverage or food poisoning.



Local Ambulance Fee

Pays for the ground ambulance costs incurred for transportation of an Insured Person to hospital following an accident.



Repatriation of Mortal Remains

Pays for the cost of burial or cremation in the locality where death occurs or the expenses of transporting the mortal remains back to the Insured Person's place of residence in Malaysia.



Loss of Mobile Phone due to Snatch Theft or Robbery

Pays for the loss of your mobile phone up to RM500 as a result of snatch theft or robbery at the destination place during the trip. The Loss must be reported to the police and a line suspension must be requested from the mobile network provider within 3 hours from the incident.



e-Wallet/Digital Wallet Protection

Pays for the loss of money stored in the e-wallet/digital wallet of Insured Person's mobile phone as a result of snatch theft or robbery at the destination place during the Trip. The loss must be reported to the police, line or e-wallet suspension must be requested from the mobile network, e-wallet or digital wallet provider within 3 hours from the incident.



Loss of Credit Card

If your credit card is lost as a result of snatch theft or robbery at the destination place during the trip and you have suffered monetary loss from the fraudulent use of that credit card, we will reimburse up to RM200. The loss must be reported to the Insured Person's credit card company within three (3) hours of the time of the theft.



Trip Cancellation (Includes Trip Cancellation due to Pandemic Illness)

Pays for the loss of non-refundable, non-utilized and/or non-transferrable deposits or charges you agreed to pay or have paid in advance for the trip due to death or serious injury/illness of Insured Person or immediate family (including due to Pandemic); unexpected outbreak of strike, riot or civil commotion; serious damage to Insured Person's residence; or inclement weather at planned destination.



Journey Disruption - Enjoy Double Indemnity When You Have Another Generali Policy

In the event that your trip is interrupted unexpectedly, you can reimburse the cost of Towing due to Vehicle Breakdown, Minor Roadside Repair Expenses, Alternative Transportation and Rental Car Excess up to the limit stated in the schedule of benefits. Insured Person who has another existing in-force Generali policy during claims submission will be entitled for a double indemnity on the benefits.

SCHEDULE OF BENEFITS

Benefits	Limit Per Insured Person/Event/ Designated Vehicle	Sum Insured (RM)
		Individual Limit
Accidental Death	Per Insured Person in the Designated Vehicle Max limit per Designated Vehicle with a 5-seating capacity Max limit per Designated Vehicle with a 7-seating capacity	50,000 250,000 350,000
Accidental Permanent Disablement	Per Insured Person in the Designated Vehicle Max limit per Designated Vehicle with a 5-seating capacity Max limit per Designated Vehicle with a 7-seating capacity	50,000 250,000 350,000
Accidental Medical Expenses	Per Insured Person in the Designated Vehicle Max limit per Designated Vehicle with a 5-seating capacity Max limit per Designated Vehicle with a 7-seating capacity	5,000 25,000 35,000
Food Poisoning	Per Insured Person in the Designated Vehicle Max limit per Designated Vehicle with a 5-seating capacity Max limit per Designated Vehicle with a 7-seating capacity	200 1,000 1,400
Local Ambulance Fee	Per Insured Person in the Designated Vehicle Max limit per Designated Vehicle with a 5-seating capacity Max limit per Designated Vehicle with a 7-seating capacity	300 1,500 2,100
Repatriation of Mortal Remains Expenses	Per Insured Person	5,000
Loss of Mobile Phone due to Snatch Theft/Robbery	Per Insured Person	500
e-Wallet/Digital Wallet Protection	Per Insured Person	200
Loss of Credit Card	Per Insured Person	200
Trip Cancellation	Per Insured Person	200
Journey Disruption* Towing due to Vehicle Breakdown Minor Roadside Repair Expenses Alternative Transportation Rental Car Excess	Per Designated Vehicle Per Designated Vehicle Per Designated Vehicle Per Designated Vehicle	200 200 200 1,000
* Insured Person holding Jom Lokal Travel policy and other in-force Generali policy will enjoy double the limits		

TABLE OF PREMIUM

Day Bands	Premium (RM)		
	Individual	Up to 5 Passengers in a car	Up to 7 Passengers in a Car
1 - 3	10	35	50
4 - 6	15	53	75
7 - 9	20	70	100
10 - 12	25	88	125
13 - 15	30	105	150

Note: All policies are subject to 6% Service Tax and stamp duty.

Area of Travel

For domestic travel within Malaysia.

Sign up for Jom Lokal Travel today!

For more information, call your agent or

Generali Customer Service Hotline (603) 2170 8282 Operating Hours: 8.30am to 5.30pm (Monday to Friday excluding public holidays)

Generali Insurance Malaysia Berhad (formerly known as AXA Affin General Insurance Berhad)

Reg No: 197501002042 (23820-W)

Service Tax Reg. No.: W10-1808-31015017

Registered Address: Ground Floor, Wisma Boustead, 71 Jalan Raja Chulan, 50200 Kuala Lumpur, Malaysia

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy.

In the event of discrepancy arising between the English and Bahasa Malaysia versions, the English version shall prevail.

Important Note:

1. Read this brochure before you decide to take out the Jom Lokal Travel Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.

2. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.