

eLife Protector+ - Frequently asked question (FAQ)

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

1. What is eLife Protector+?

eLife Protector+ is a non-participating yearly renewable (up to age 75) pure protection plan. This plan pays a lump-sum payment of 100% of the Basic Sum Insured in the event of death of the Insured. If the Insured is suffering from Total and Permanent Disability (TPD) prior to age 70, it pays the Basic Sum Insured up to MYR4 million per life. Any amount in excess of MYR 4 million is payable upon death. In the event of death of the Insured is resulted from Accident prior to age 65, an additional 100% of the Basic Sum Insured, subject to the maximum of MYR2 million per life, will be payable.

2. How do I know if eLife Protector+ suits me?

This plan is suitable if you are looking for a high coverage pure protection life insurance plan with affordable premiums.

3. Who can apply for eLife Protector+?

You can enroll for eLife Protector+ if you are:

- aged from 16 to 55.
- a Malaysian.

4. What are the minimum and maximum basic sums insured of eLife Protector+?

The minimum basic sum insured is MYR25,000 and the maximum basic sum insured is MYR500,000 per life.

5. When does the coverage begin?

Your coverage begins immediately after premium payment is confirmed.

6. How long is the coverage term?

This plan is renewable yearly up to age 75 subject to timely premium payments.

7. Can I change the coverage amount?

Increase in coverage amount is not allowed. However, you may reduce the coverage amount by giving us a written notice.

8. Do I need to answer any occupation/medical question or be subjected to medical checks before applying for eLife Protector+?

You are only required to answer 1 occupation related question and 4 simple health questions. Medical checks are not required.

9. What happens if I wish to cancel my coverage?

You can cancel your coverage at any time by sending us an email requesting for cancellation. You are also entitled for free-look cancellation whereby you can cancel your coverage within 15 days from the date of your receipt of your Policy Contract. If you cancel your policy during the free-look period, we will refund to you the premiums that you have paid.

10. Are there additional fees and charges for this plan?

There is no fees and charges other than your premium payments.

11. Is there any exclusion applicable to the policy?

Yes, there are circumstances where the claim is not payable. Please refer to Policy Contract for full list of exclusions applicable to the respective benefits under your policy.

12. How can I pay for this plan?

You can pay the monthly premium for this plan with your Debit Card, Credit Card or via Bank Account.

13. Is the premium guaranteed throughout the coverage period?

No, the premium is not guaranteed. We reserve the right to revise the premiums at the next policy anniversary by giving you at least ninety (90) days notice.

14. What if I stop paying premium?

All premiums must be made in advance on or before the due date. Please make sure the premiums are paid within a grace period of 31 days to remain covered under your policy. If premiums are not paid, your policy will lapse.

15. Who can I nominate?

The nominee has to be an individual. Nomination of an organization is not allowed.

16. To whom can I assign my policy?

You may assign the policy to any individual or organization.

17. Who should I contact if I would like to find out more for policy servicing and enquiries?

For assistance and enquiries, you may contact our Customer Care Helpline at 1300-88-1616 (Monday to Thursday: 8.30am-5.30pm, Friday: 8.30am-5.00pm), email to customer.service.life@generali.com.my, or visit to our nearest branch.

18. How do I file a claim?

You will need to complete a claim form which you can obtain by calling our Customer Care Helpline 1300 88 1616 or visit to our nearest branch.

19. Can I claim income tax relief from this policy?

Yes, you are eligible for income tax relief subject to the provisions of the Income Tax Act and Inland Revenue Board.

20. After I completed my application and payment online, will I be receiving an official documentation on the insurance plan?

Yes, you will receive your policy contract via email within 3 working days from the date of our acceptance of your insurance application or payment of premium, whichever is later. In the event the Policy Contract was not received, kindly contact our Customer Care Helpline at 1300 88 1616.