

<b>PRODUCT DISCLOSURE SHEET</b> <b>(Read this Product Disclosure Sheet before you decide to take out the Personal Accident Cover. Be sure to also read the general terms and conditions.)</b>	<b>Tokio Marine Life Insurance Malaysia Bhd. (457556-X)</b>  <b>Personal Accident Cover</b>  <b>&lt;DD/MM/YYYY&gt;</b>
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**1. What is this product about?**

This is a non-participating yearly renewable protection insurance plan which shall cease to be renewable upon the Life Assured attained age 74.

It pays the sum assured upon the first occurrence of Death or Total and Permanent Disability (TPD) due to accidental causes.

This policy also pays 20% of sum assured as death benefit for non-accidental causes after first two policy years.

**2. What are the covers / benefits provided?**

This policy covers:

Death due to accidental causes – RM <XXX>; and

Death due to non-accidental causes:-

Policy Year	Benefit
1 & 2	Refund of total premium paid
3 onwards	20% of Sum Assured

Total and Permanent Disability due to accidental causes\* – RM <SA>

\*Note

The maximum Total and Permanent Disability sum assured is subject to RM 500,000 per life under all TML policies sold through the 'Fi Life' website and RM 2 million under all policies on the same life.

Duration: Up to occurrence of death, TPD or term of the contract, whichever is earlier.

**3. How much premium do I have to pay?**

The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company:

The first year premium that you have to pay: RM <XXX> monthly

Basic premium duration: until attained age 75 of the Life Insured.

You can choose to pay your premium either annually, semi-annually, quarterly or monthly.

This policy provides a grace period of 30 days, which gives the customer additional period of time after the due date, for the payment of premium.

The premium rate will be increasing according to your attained age.

The premium rates charged for this plan are **not guaranteed and subject to the claims experience and other relevant factors of the Company**. We reserve the right to revise the rates by giving you a 90 days' notice.

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

Nil.

**5. What are some of the key terms and conditions that I should be aware of?**

Importance of disclosure – you must disclose all material facts such as medical condition, and state your age correctly.

Free-look period – you may cancel your policy by returning the policy within 15 days after the electronic delivery of policy to you. The premiums that you have paid will be refunded to you.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

**6. What are the major exclusions under this policy?**

Death

Suicide within the 1<sup>st</sup> year of the policy.

Accidental death or TPD

self-inflicted injury;

war declared or undeclared, strikes, civil war or any warlike operations;

- poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled);
- consumption of alcohol or drugs beyond legally permissible limits;
- committing a felony;
- service in police, military, navy or air force;
- participation in any kind of racing, operating any aerial conveyance except for flying scheduled airlines;
- any illness.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

**7. Can I cancel my policy?**

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy will lapse. This policy does not provide any surrender value, if you cancel your policy, coverage will continue until the next premium due date.

**8. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. Please contact us by referring to number 9 below.

**9. Where can I get further information?**

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance', available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Tokio Marine Life Insurance Malaysia Bhd.**

**Ground Floor, Menara Tokio Marine Life**

**189, Jalan Tun Razak,**

**50400 Kuala Lumpur.**

**Tel: 03-2059 6188**

**Fax: 03-2162 8068**

**E-mail: [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)**

**10. Other similar types of cover available.**

Nil.

**IMPORTANT NOTE:**

**BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad (457556-X), a Company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

This insurance plan is distributed by Fi Life Sdn Bhd (1290122-M), located at 3A.7 Menara Ken TTDI, 37 Jalan Burhanuddin Helmi, 60000 Kuala Lumpur, Malaysia.

The information provided in this disclosure sheet is valid as at <DD/MM/YYYY>.