



Product Disclosure Sheet

TokioMarine TenangCare



Read this Product Disclosure Sheet before you decide to take up TokioMarine TenangCare. Be sure to also read the general terms and conditions.

1. What is this product about?

This product will compensate you in the event of death, permanent disablement or hospitalization cash allowance resulting from an accident.

On top of that, we will pay the lump sum compensation in the event you are diagnosed with dengue fever, include the bereavement allowance for death due to dengue fever.

In the event of death due accident or dengue fever, we will pay to your nominated beneficiary or legal personal representative.

2. What are the covers / benefits provided?

Table of Coverage is as below:

Coverages	Sum Insured
1. Accidental Death	RM50,000
2. Permanent Disablement	RM50,000
3. Bereavement Allowance (death due to dengue fever)	RM50,000
4. Hospitalization Cash Allowance (due to accident) Up to 50 days/RM5,000 per policy year	RM100 per day
5. Dengue Fever Allowance	RM1,000 per policy year

Note : a. Please refer to the scale of compensation for Permanent Disablement in the policy contract.
 b. The coverage under this policy will cancel and cease automatically if the full amount under Accidental Death or Permanent Disablement or Bereavement Allowance (death due to dengue fever) benefit has been paid under the policy.
 c. Dengue Fever Allowance cover for 1 occurrence per policy year only.

3. How much premium do I have to pay?

The premium of this policy is RM75.00.

If you are utilising Perlindungan Tenang Voucher (PTV), You require to pay RM5 cash or cash equivalents as premium, the remaining premium of RM70 will be automatically deducted from the voucher.

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

- Service Tax : Not applicable (with Perlindungan Tenang Voucher (PTV))
6% of premium (without Perlindungan Tenang Voucher)
- Stamp duty : Nil
*Kindly note that the stamp duty payment for annual premium not exceeding RM150 is exempted until 31/12/2025. However, RM10 stamp duty shall be payable starting from 1/1/2026.
- Commissions paid to the Perlindungan Tenang Distributor (if any) : 25% of premium or RM _____

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

- Age Limit : 18 years old to 70 years old
- The maximum aggregate limit per conveyance shall not exceed RM3 million in respect of all Insured Persons travelling in one common aircraft or surface transport vehicle or waterborne vessels.
- **Importance of Disclosure**
 - 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.
- **Compensation**
 - We will pay for compensation on death or injury (Permanent Disablement) in accordance with the "Permanent Disablement Schedule of Compensation" attached to the policy

6. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or due to :

- Suicide (whether sane or insanity) or any attempt thereof
- Childbirth, miscarriage, pregnancy or any other complications thereof
- Pre-existing physical or mental defect or infirmity
- Criminal act
- War and allied risks
- Radioactive and nuclear weapon material accidents
- Hazardous sports activities
- Illness, disease, infections unless named diseases specifically mentioned under Bereavement Allowance & Dengue Fever Allowance may be covered under specific circumstances.

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?

You may cancel the policy at any time by notifying us in writing via e-mail or letter. There would be no refund for the premium paid and all coverages shall immediately cease to be in forced.

However, if you wish to cancel the policy within 15 days of the Free Look Period from the effective date of your coverage, we shall refund RM5 to You and refund the RM70 to the relevant administrator appointed to manage the Perlindungan Tenang Voucher (PTV) provided no claim has been made and you may be allowed to reuse the voucher before 31 December 2022 to purchase another Perlindungan Tenang product.

Where you have paid the premium using cash or alternative means other than the Perlindungan Tenang Voucher (PTV) and you wish to cancel the policy within 15 days of the Free Look Period from the effective date of your coverage, we shall refund the entire premium you initially paid provided no claim has been made.

No termination if you have made a claim during the 15 days of Free Look Period.

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

It is important that you inform us of any change in your contact/personal details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorised agents, branch office or our customer service.

9. Where can I get further information?

Should you require additional information about Personal Accident Insurance, you can contact us or any of our branches or your Perlindungan Tenang Distributor or visit our website at www.tokiomarine.com

Tokio Marine Insurans (Malaysia) Berhad
Level 20, Menara Hap Seng 3,
Plaza Hap Seng, No. 1, Jalan P. Ramlee,
50250 Kuala Lumpur.

Customer Service Hotline: 1800 88 0812
Email: letusknow@tokiomarine.com.my

10. Other types of similar Personal Accident cover available

- Tokio Marine PremierUltra PA

IMPORTANT NOTE

You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with your insurance intermediary or contact us directly for more information.

The information provided in this disclosure sheet is valid as at 15/07/2022

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.