

Date: \_\_\_\_\_



**TOKIO MARINE**  
INSURANCE GROUP

## Product Disclosure Sheet

# Family PA Partner Insurance

Read this Product Disclosure Sheet before you decide to take up the Family PA Partner Insurance. Be sure to also read the general terms and conditions.

## 1. What is this product about?

This product will compensate you and/or your spouse and/or your children for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative.

This product will also indemnify you and/or your spouse against liability at law for third party bodily injury and/or property damage under Section II - Personal Liability.

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

### Section I - Personal Accident

This section protects you and/or your spouse and/or your children 24 hours a day, anywhere in the world for death or bodily injury caused by or due to:

- Fire, explosions and natural perils
- Murder and assault
- Strike, riot and civil commotion
- Hijacking
- Travelling by air as a fare-paying passenger in an aircraft licensed for passenger service on scheduled or unscheduled flights
- Motor-cycling as a rider or a pillion rider (excluding whilst engaging in racing, pace making speed contest reliability trials), provided that it is a condition precedent to liability that you and/or your spouse and/or your children wears an approved crash helmet and possess a driving license whilst engaging in motorcycling
- Drowning, Electrocutation, Gas Inhalation
- Food and Drink Poisoning
- Harmful insects bites, snake bites and animal bites but excluding illness disease transmitted by such insects

### Section II - Personal Liability (for you and/or your spouse)

This section indemnifies you and/or your spouse against all sums which you shall become legally liable to pay in respect of:

- a) accidental bodily injury to any third party and/or
- b) accidental loss of or damage to third party's property occurring within Malaysia or elsewhere in the world where it is permitted to travel by the Government of Malaysia for temporary visits during the period of insurance.

### Benefits:

#### You and Your Spouse

- |  |                                     |
|--|-------------------------------------|
| ■ Death  | ■ Rehabilitation Allowance          |
| ■ Permanent Disablement                            | ■ Purchase of Orthopaedic Equipment |
| ■ Medical Expenses                                 | ■ Travel Allowance                  |
| ■ Ambulance Fees                                   | ■ Renewal Bonus                     |
| ■ Bereavement Allowance                            | ■ Double Indemnity                  |
| ■ Hospital Income - per day up to maximum 365 days | ■ Personal Liability                |
| ■ Repatriation Expenses                            |                                     |

#### Your Child(ren)

- |                         |                    |
|-------------------------|--------------------|
| ■ Death                 | ■ Medical Expenses |
| ■ Permanent Disablement | ■ Double Indemnity |

Note: Please refer to the scale of benefits for death and disablement in the policy contract. Duration of cover is for one year. You need to renew your insurance cover annually.

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

The premium that you have to pay depends on the plan you had selected. However, it may vary depending on our underwriting requirements.

Plan: \_\_\_\_\_ (\* Manual / Non-Manual Work)

The premium that you have to pay is: RM \_\_\_\_\_

\* delete whichever is not applicable

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

- |   |                              |
|---|------------------------------|
| ■ Service Tax   | : 6%                         |
| ■ Stamp duty  | : RM10.00                    |
| ■ Commissions paid to the insurance intermediaries (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

- Up to 65 years old

### Definitions

- Spouse - Your legal husband/wife only who is not legally separated or divorced at the commencement of the policy. Spouse shall mean one legal Spouse as named in the Policy Schedule.
- Children - Children shall mean natural children, step-children or legally adopted children as named in the Policy Schedule between the age of 1 month to 18 years or up to 23 years who is full time student in a recognized education institution provided he/she is unmarried and financially dependent upon you. A child born to you and Spouse while this policy is in force is automatically covered.

### 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 / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the "Scale of Compensation" attached to the policy. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy. You cannot make multiple claims on medical expenses.

### Cash Before Cover (Applicable to Individuals only)

- It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before cover commences. If this condition is not complied with then this insurance Policy is automatically null and void.

### Premium Warranty (Others)

- By this warranty, the insurance Policy is automatically cancelled unless the full premium is paid to us within 60 days from the commencement date of cover.

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

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

#### Section I

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- Pre-existing physical or mental defect or infirmity
- Illness, diseases, infections
- Childbirth, miscarriage, pregnancy or any other complications thereof
- Flying as a pilot or crew member in any aircraft
- Criminal acts
- Professional sports activities of any kind
- Hazardous sports activities
- Radioactive and nuclear weapon material accidents

#### Section II

- Liability assumed under contract and/or agreement
- Claims made by your employees for accidents arising in the course of employment
- Claims against you by your family members
- Liability in respect of damage to property held under your care, control or custody
- Liability arising from the ownership, possession or use of any animal (other than a dog or cat), mechanically propelled vehicle, vessel or aircraft, land or building and firearms
- Seepage pollution or contamination
- Liability arising out of your and/or your spouse employment, trade, profession or business
- Fines, penalties, punitive or exemplary damages
- Radioactive and nuclear weapon material accidents
- War and allied risks
- Any consequential loss of any kind whatsoever

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 your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium less premium based on our short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us. No refund premium is allowed if there is a claim under the policy.

## 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, please refer to the insuranceinfo booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from your insurance intermediary or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries about our Family PA Partner Insurance or any other types of Personal Accident insurance product, you can contact us or any of our branches or your insurance intermediary or visit our website at [www.tokiomarine.com](http://www.tokiomarine.com).

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### 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 01/09/2018

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