



**PRODUCT DISCLOSURE SHEET**  
**Group Supplementary Dread Disease (GDD) Rider**

Read this Product Disclosure Sheet before you decide to take up Group Supplementary Dread Disease (GDD) Rider. Be sure to also read the general terms and conditions.

**1. What is this product about?**

This supplementary rider is purchased by the employer (Policy Owner/You) to offer insurance protection on Dread Disease to its full-time and actively-at-work employees (Life Insured) up to the end of the rider term of not exceeding one (1) year. A lump sum benefit will be payable if the Life Insured is diagnosed as suffering any of the covered Dread Disease during the coverage term.

This rider does not participate in the profits of Tokio Marine Life (the insurance company/We/Our/Us). This rider is yearly renewable up to age seventy (70) nearest birthday of the Life Insured. The renewability is not guaranteed.

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

This rider covers:

**Dread Disease Benefit - Accelerating Basis**

Sum Insured of this rider, less any indebtedness is payable upon diagnosis of one of the covered Dread Disease.

This rider shall automatically terminate once this benefit is paid while the sum insured under the basic policy (GTL) policy shall automatically be reduced by the amount of Dread Disease benefit payment.

The proposed rider sum insured for the plan(s) that you have selected:

Kindly refer to proposal <Proposal Number>

The rider sum insured accepted by Us for this policy may vary depending on Our underwriting requirements.

The Dread Disease covered under this rider:

No	Dread Disease
1	Alzheimer's Disease/Severe Dementia
2	Angioplasty and other invasive treatments for coronary artery disease*
3	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
4	Benign Brain Tumor - of specified severity
5	Blindness - Permanent and Irreversible
6	Brain Surgery
7	Cancer - of specified severity and does not cover very early cancers
8	Cardiomyopathy - of specified severity
9	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
10	Coma - resulting in permanent neurological deficit with persisting clinical symptoms
11	Coronary Artery By-Pass Surgery
12	Deafness - Permanent and Irreversible
13	Encephalitis - resulting in permanent inability to perform Activities of Daily Living
14	End-Stage Liver Failure
15	End-Stage Lung Disease
16	Full-blown AIDS
17	Fulminant Viral Hepatitis
18	Heart Attack - of specified severity
19	Heart Valve Surgery
20	HIV Infection Due To Blood Transfusion
21	Kidney Failure - requiring dialysis or kidney transplant
22	Loss of Independent Existence
23	Loss of Speech
24	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
25	Major Organ / Bone Marrow Transplant
26	Medullary Cystic Disease
27	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
28	Multiple Sclerosis
29	Muscular Dystrophy
30	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
31	Paralysis of limbs
32	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living

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Tokio Marine Life Insurance Malaysia Bhd. [199801001430 (457556-X)]

Ground Floor, Menara Tokio Marine Life,  
189, Jalan Tun Razak, 50400 Kuala Lumpur.  
General Line : (603) 2059 6188 Fax : (603) 2162 8068 Customer Care Hotline : (603) 2603 3999  
Website : tokiomarine.com

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No	Dread Disease
33	Primary Pulmonary Arterial Hypertension – of specified severity
34	Serious Coronary Artery Disease
35	Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
36	Surgery to Aorta
37	Systemic Lupus Erythematosus With Severe Kidney Complications
38	Terminal Illness
39	Third Degree Burns – of specified severity

\* Payment under this clause is limited to ten percent (10%) of the rider sum insured, subject to a maximum of RM25,000, and is payable once only.

Please refer to the policy contract for detailed description of the Dread Disease covered under this rider.

**Note:**

- The Dread Disease benefit is only payable once even if multiple Dread Diseases are diagnosed on any Life Insured. However, if the Life Insured is first diagnosed with Angioplasty and Other Invasive Treatments for Major Coronary Artery Disease for which a claim has been paid, only the balance of the Dread Disease benefit will be payable upon any subsequent valid claim.

Duration: Up to the occurrence of termination of basic policy (GTL), when the cumulative indemnity amounts to 100% of the rider sum insured, cancellation, surrender, expiry of the term of the contract of one (1) year or when the Life Insured ceases to be in the employment of the Policy Owner, whichever is earlier. This policy is yearly renewable up to age 70 nearest birthday, subject to Our discretion.

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

- The estimated single premium that you have to pay:  
Kindly refer to proposal <Proposal Number>
- Premium duration: one (1) year

**Note:**

- The premium rates are applicable to standard risks only. The policy terms and rates may vary depending on Our underwriting requirements.
- This policy provides a grace period of sixty (60) days, which gives the customer additional period of time after the due date, for the payment of premium.
- The premium rates upon renewal is not guaranteed and subject to Our review.
- We reserve the right to adjust the premium rates if there is any major variation from the given information at inception of this policy.

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

Type	Amount
Direct Distribution Costs*	<%> of single premium
Stamp Duty	RM10.00

**Note:**

- \* Cost directly attributable to the distribution channel for the sale of this policy which refers to the payment of commission to agency force / other intermediaries. This cost is borne by you and is paid from the charges that are imposed on your policy.
- Stamp Duty of RM10.00 each time upon new business and policy renewal.
- Except for Educational Institutions or Religious Organisations registered under any written law, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

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#### 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 business type, nature of occupation, the correct age of the employees (and their dependent spouse and children, if applicable), and inform all employees to truthfully declare their medical conditions, and any other information that could affect the risk profile.
- Cooling-Off period – you may cancel your policy by returning the policy within 15 days after you have received the policy. The premium that you have paid (less any medical fee incurred, if any) will be refunded to you and your policy shall be cancelled accordingly.
- Waiting period – the eligibility for benefits under this rider will only start thirty (30) days from the issue date of this rider.
- Premiums – the premium rates are not guaranteed and We reserve the right to revise the premium rates applicable at the time of renewal by notifying you in written notice of its decision at least ninety (90) days before the policy anniversary date.
- Claim notification – written notification must be given to Us within ninety (90) days of diagnosis of a Dread Disease.
- The renewability is not guaranteed and subject to Our review. Unless renewed, the coverage will cease on the expiry date and We shall strictly not be liable.

**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?

This rider does not cover:

- Dread Disease which existed at the date of issuance of this Supplementary Contract or the date of any reinstatement; and
- Dread Disease diagnosed within thirty (30) days from the date of issuance of this Supplementary Contract or any reinstatement.

No benefit will be payable if the Dread Disease is caused directly or indirectly, wholly or partly, arising from or attributed to any of the following:

- The Dread Disease, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-deficiency Virus (HIV) infection. We reserve the right to require the Life Insured to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due To Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection;
- Self-inflicted injury; and
- Pre-existing Condition.

**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 prior to the renewal date by providing 30 days' written notification to the Us. However, this is a term policy and does not contain any cash values. If you cancel the policy provided that no claims have been made during the current policy year, a certain percentage of annual premium is refundable after deducting the cancellation charge (if any). The refund of premium that We will pay you when you cancel the policy before the policy anniversary will be much less than the total amount of premium that you have paid. Upon the date of cancellation as specified by you, the insurance cover shall cease and We shall no longer be liable for any claim/expenses which occur from the date of cancellation.

Period of cover not exceeding	Refund of annual premium
15 days* (only applicable on 2nd policy year onwards, which is upon renewal)	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Exceeding 11 months	No Refund

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**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.

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

Should you require additional information about this product, please visit our website at [www.tokiomarine.com](http://www.tokiomarine.com).

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: 03-2059 6083**

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

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

Please ask Us / intermediary for other similar types of plans offered by Us.

**IMPORTANT NOTE:**

**YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR ORGANISATION NEEDS. YOU MUST READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT/SALES REPRESENTATIVE/OTHER INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible certificate of insurance is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad [199801001430 (457556-X)], a Company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at [<dd/mm/yyyy>](#)

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