



PRODUCT DISCLOSURE SHEET
Group Term Life Assurance (GTL)

Read this Product Disclosure Sheet before you decide to take up the Group Term Life Assurance (GTL). Be sure to also read the general terms and conditions.

1. What is this product about?

This policy is purchased by the employer (Policy Owner/You) to offer insurance protection to its full-time and actively-at-work employees (Life Insured) up to the end of the policy term of not exceeding one (1) year. A lump sum benefit will be payable if the Life Insured dies or suffers from Total and Permanent Disability (TPD) during the coverage term. For Partial and Permanent Disability (PPD), it pays a percentage of sum insured according to the Schedule of Benefits.

This policy also offers terminal illness, funeral expenses, and repatriation expenses benefits.

This policy does not participate in the profits of Tokio Marine Life (the insurance company/We/Our/Us). This policy is yearly renewable up to age seventy (70) nearest birthday of the Life Insured. However, PPD Benefit is yearly renewable up to age sixty-five (65) nearest birthday of the Life Insured. The renewability is not guaranteed.

2. What are the covers / benefits provided?

This policy covers:

(i) Death, Total & Permanent Disability (TPD), and Partial & Permanent Disability (PPD) Benefit due to natural causes

Upon Death or Total and Permanent Disability due to natural causes (not caused by accident) during the term of the policy, the basic sum insured less any indebtedness will be payable. In the case of Partial and Permanent Disability due to natural causes (not caused by accident), a percentage of basic sum insured in accordance with the Schedule of Benefits less any indebtedness will be payable.

The total benefit payable in respect of a Life Insured shall not exceed the basic sum insured.

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

Kindly refer to proposal [<Proposal Number>](#)

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

(ii) Terminal Illness

A lump sum payment of not more than the basic sum insured or up to a maximum of RM100,000.00, whichever is lower, less any indebtedness will be payable.

(iii) Funeral Expenses

A lump sum payment of RM<Amount> less any indebtedness will be payable upon death of the Life Insured.

(iv) Repatriation Expenses Benefit

Benefit payable shall be equal to the actual expenses incurred but not exceed a maximum of RM 100,000.00 or the basic sum insured, whichever is lower, less any indebtedness. The expenses shall be limited to the costs for transportation only.

This policy is also attached with the following rider(s):

<input type="checkbox"/>	Partial and Permanent Disability (PPD) Rider due to natural causes
<input type="checkbox"/>	Group Dread Disease (GDD) Rider - Accelerating Basis
<input type="checkbox"/>	Group Personal Accident (GPA) Rider
<input type="checkbox"/>	Group Hospitalisation & Surgical (GHS) Rider
<input type="checkbox"/>	Group Major Medical (GMM) Rider
<input type="checkbox"/>	No rider is attached

Please refer to the respective rider's (if any) product disclosure sheet for detailed information.

Note:

- The maximum amount payable for TPD Benefit is RM 8 million per life for all policies issued under Tokio Marine Life on the same life.
- We will not be liable for any liability in excess of RM 3,000,000.00 per conveyance for a commercial airline passenger on a regular scheduled passenger trip over its established passenger route regardless of the number of Life Insureds covered under the policy.
- The total amount payable for PPD Benefit during the coverage term for any one Life Insured shall not exceed an aggregate of 100% of the basic sum insured. Please refer to the Schedule of Benefits in the policy contract.

Duration: Up to the occurrence of death, TPD, when the cumulative indemnity of PPD or Terminal Illness amounts to 100% of the basic 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 seventy (70) nearest birthday of the Life Insured, however, PPD benefit is yearly renewable up to age sixty-five (65) nearest birthday of the Life Insured, subject to Our discretion.

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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



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).

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.
- 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 the event giving rise to the claim.
- 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?

Total and Permanent Disability (TPD) benefit

The TPD benefit shall not be payable if the disability is caused directly or indirectly, wholly or partly, by any of the following:

- Attempted suicide (whether sane or insane);
- Self-inflicted injury sustained while under the influence of drugs or alcohol;
- Disorderly conduct on the part of the Life Insured;
- Committing, attempting or provoking an assault or murder, violation of the law or resistance to arrest, making an arrest as an officer of the law and any activities against public interest;
- Any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an international airline and licensed for passenger service over a regular scheduled commercial route);
- Military, police, naval or aeronautical service;
- Submarine voyage;
- War declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
- Atomic, biological and nuclear energy reactions, radiation and contamination;
- TPD existing at the Effective Date or the effective date of cover in respect of a Life Insured; and
- Pre-existing Condition.

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• **Partial and Permanent Disability (PPD) benefit**

The PPD benefit shall not be payable if the disability is caused directly or indirectly, wholly or partly, by any of the following:

- Pre-existing Condition;
- Suicide or any attempt threat or self-inflicted injury while sane or insane;
- War (declared or undeclared), invasion, act of foreign enemy, hostilities, civil war, rebellion, insurrection, revolution, or any war-like operations, military or usurped power, or while under orders for warlike operations or restoration of public order;
- While in military or naval or aeronautical service;
- Participating in riot, committing an assault or felony;
- Participating in competitive racing of any kind other than on foot; and
- Terrorism, terrorism-related activities, nuclear war, biological and chemical or warfare activities.

• **Repatriation Expenses Benefits**

We will not pay Repatriation Expenses for:

- Any expenses incurred for services and supplies provided by a mortician or undertaker, including but not limited to the cost of casket, embalming and/or cremation.

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*	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

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.

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

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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).

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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