

**PRODUCT DISCLOSURE SHEET**  
**AcciMed**

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

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

This unit deducting rider is attachable to AcciShield rider only. It reimburses medical expenses and ambulance fees incurred by the Life Assured to treat Accidental Injuries. Besides, it also reimburses the actual cost of Corrective Cosmetic Surgery and provide prostheses/Wheelchair Allowance up to a specific limit set.

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

This rider covers:

- Medical Reimbursement Benefit - reimburse up to RM <Amount> (i.e. rider Sum Assured) for any one Accident;
- Corrective Cosmetic Surgery Benefit - reimburse up to RM <Amount> (i.e. 50% of rider Sum Assured);
- Ambulance Fees - reimburse up to maximum RM 500 for any one accident (to and/or from Hospital);
- Prostheses/Wheelchair Allowance - reimburse up to RM <Amount> (i.e. 50% of rider Sum Assured).
- Double Indemnity benefit - Double Up the amount payable under Schedule of Indemnity if the Accidental Injuries is sustained while Life Assured is either riding as a passenger within any mechanically propelled Non-aerial Public Conveyance, as a passenger in a regular Passenger Elevator Car, or in consequences of the burning of any Theatre, Hotel or Public Building.

**Notes:**

- Medical expenses which are claimable under Medical Reimbursement Benefit include hospital room and board Fees, clinical, medical and surgical treatments, and the cost for obtaining Medical/Specialist/Post-Mortem Reports up to the Rider Sum Assured.
- Corrective Cosmetic Surgery benefit is only claimable if such corrective cosmetic surgery is performed on Life Assured neck, head or chest (navel Up) following injuries sustained as a result of an Accident provided such surgery is recommended and performed by licensed cosmetic surgeon.
- Ambulance Fee allowable to be reimbursed must as a result of an Accident to Life Assured and that the necessary Ambulance services were rendered in Malaysia (inclusive of attendants).
- Prostheses/Wheelchair Allowance is only applicable if Life Assured suffers permanent disablement due to an Accident and required to purchase wheelchair, artificial arm or leg and/or crutches as recommended by the attending Medical Practitioner.

Coverage duration: Up to occurrence of death/TPD of Life Assured, upon expiry of this rider or iAcciShield, or surrender, cancellation or lapse of this rider/basic policy, whichever is earlier.

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

This is a unit-deduction rider. Please refer to sales illustration for details.

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

The rider's insurance coverage charges are deducted monthly from the your fund value. The insurance charges this rider is depending on the occupation class of Life Assured.

**Notes:**

- The insurance charges in sales illustration are applicable to standard risks only.
- The insurance charges for this rider is not guaranteed and may increase upon renewal. We reserves the right to revise the insurance charges by giving at least 90 days prior written notice. However such changes will only take effective on next Policy Anniversary.

**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 your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies.
- Cooling-Off Period - you may cancel your rider by returning the policy within 15 days after the delivery of this rider policy to you. We will refund you the full insurance charges paid for this rider less any medical fee incurred.
- Fund Value - the Fund Value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate Fund Values under your policy.
- Policy lapse - the rider will terminate if the basic plan lapses due to insufficient fund value to pay for the insurance and other charges and No Lapse Guarantee is forfeited.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving you at least ninety (90) days prior written notice. Any revision made will only take effect on the next Policy Anniversary.
- Claim notification - You are required to have your written notice to Us by giving full particulars of any injury for claim within 30 days after occurrence of the accident causing the injury. In case of death or permanent dismemberment immediate notice must be given.

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

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

No benefit shall be payable if any Accidental disability or injury is resulting directly or indirectly, wholly or partly by:

- any form of illness or disease due to non-accidental causes;
- attempted suicide (whether sane or insane);
- self-inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol;
- injury sustained while engaging in hazardous speed or endurance contest;
- 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);
- submarine voyage;
- military, police, naval or aeronautical service;
- violation of law or resistance to arrest;
- restoration of public order or making any arrest as an officer of law;
- any form of disability (TPD) which existed at the Issue Date or Reinstatement Date of this rider, whichever is later;
- war declared or undeclared, strikes, terrorist activities or participation in riot and civil commotion;
- Pre-Existing Conditions;
- hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accident cut or wound);
- poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled); or
- Treatment relating to teeth and/ or nose surgery including septoplasty or rhinoplasty done in alone.

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

#### 7. Can I cancel my rider?

You may cancel your rider by giving a written notice to Us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge of this rider is due.

#### 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 life profile including your occupation and personal pursuits which would affect the risk profile.

#### 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.  
General Line : 03-2059 6188  
Fax : 03-2162 8068  
Customer Care Hotline : 03-2603 3999  
E-mail : [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)

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

Please ask us/ your agent for other similar types of plans offered by us.

#### IMPORTANT NOTE:

**YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.**

**PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. 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 under written 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>