

Date:


TOKIO MARINE
 INSURANCE GROUP

Product Disclosure Sheet

Tokio Marine AutoPro

(PRIVATE CAR COMPREHENSIVE cover only)

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

IMPORTANT NOTICE

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's [TIPS Brochure](#) or contact [Tokio Marine Insurans \(Malaysia\) Berhad](#) or [PIDM](#) (visit www.pidm.gov.my).

1. What is this product about?

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle. Tokio Marine AutoPro also designed to provide combination of motor and miscellaneous personal covers arising from an accident.

2. What are the covers / benefits provided?

- Third party bodily injury and death, limits are unlimited;
- Third party property loss or damage, limits are up to RM 3 million;
- Loss or damage to your own vehicle due to accidental fire, theft or accident;
- **All drivers** - Compulsory excess of RM 400 for unnamed drivers is waived
- **Unlimited towing** - Auto Partner road assistance with unlimited towing distance within Malaysia per policy period;
- **Zero betterment** up to 15 years;
- **Motor personal accident** - Up to RM 25,000 to each of the driver and/or passengers, and RM 200,000 total limit per policy period;

Benefits		Sum Insured (RM) per person
1.	Accidental Death	25,000
2.	Permanent Disablement <ul style="list-style-type: none"> • Total and irrecoverable loss of all sight in both eyes; • Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot; • Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye; • Total Paralysis 	25,000
	<ul style="list-style-type: none"> • Total loss by physical severance at or above the wrist or ankle of one hand or one foot; • Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of hearing in one ear; • Total and irrecoverable loss of hearing of both ears; 	12,500
The total liability of the Company shall not in aggregate exceed the sum of RM200,000 during any one period of insurance.		

- **Daily hospital income** - RM 100 per day to each of the driver and/or passengers hospitalised due to accident involving the insured vehicle, up to RM 15,000 total limit per policy period;
- **Flood allowance** of RM 1,000, limited to 1 occurrence per policy period. No reinstatement is allowed.

Optional benefits that you may wish to purchase by paying additional premium:

- Windscreen damage
- Legal liability of passengers
- Legal liability to passengers
- Inclusion of special perils
- Strike, riot and civil commotion
- Current year NCD relief
- Compensation for Assessed Repair Time (CART)

The list is non-exhaustive. Please refer to the policy contract for all the optional benefits available under this policy.

Note: It is an offence under the laws of the Republic of Singapore to enter the country without extending passenger liability cover to your Motor insurance.

Duration of cover is for one year. You need to renew your insurance policy annually.

Tokio Marine Insurans (Malaysia) Berhad

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3. How much premium do I have to pay?

The premium that you have to pay may vary depending on the cubic capacity of the vehicle, sum insured*, no-claim-discount (NCD) entitlement, optional benefits required and the underwriting requirements of the Insurance company.

*The sum insured should be based on the current market value of the vehicle based on reference to ISM Automotive Business Intelligence System (ISM-ABI).

Miss T, aged 32 insured her Honda HR-V (vehicle age 2 years) at sum insured of RM 100,000 with NCD entitlement of 55%. The table below illustrates the different premiums between Private Car Comprehensive and Tokio Marine AutoPro:

	Private Car Comprehensive	Tokio Marine AutoPro
Coverages		
Own Damage	✓	✓
Third Party Bodily Injury & Death	✓	✓
Third Party Property Loss & Damage	✓	✓
All Drivers (non-Tariff)	x	✓
Unlimited Towing (non-Tariff)	x	✓
Zero Betterment up to 15 years (non-Tariff)	x	✓
Motor Personal Accident (non-Tariff)	x	✓
Daily Hospital Income (non-Tariff)	x	✓
Flood Allowance (non-Tariff)	x	✓
Premium Comparison		
Basic Premium	RM 2,621.79	RM 2,821.79
NCD Entitlement @ 55%	RM 1,441.98	RM 1,551.98
Basic Premium after NCD	RM 1,179.81	RM 1,269.81

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

- Service Tax : 8%
- Stamp Duty : RM 10.00
- Commission paid to the insurance intermediaries (if any) : 10% of premium or RM _____

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

- You must ensure that your vehicle is insured at the appropriate amount.
- Compulsory excess RM 400 for Private Car policy, is the amount of loss that you have to bear if your vehicle is driven by a person who is:
 - Under the age of 21 years old
 - Holds a Provisional (P) or Learner (L) driver's license
- **Cash Before Cover** - The insurance shall not be effective unless the premium due has been paid.

Importance of Disclosure

- Pursuant of 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 term 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 the 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.

6. What are the major exclusions under this policy?

The policy does not cover certain losses, such as:

- Your liability against claims from passengers in your vehicle;
- Loss, damage or liability arising from an act of nature i.e. flood, storm or landslide; and
- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages

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 at any time by giving written notice to the insurance company. Upon cancellation, you are entitled to a refund of the premium based on pro rata if your vehicle has been insured continuously for more than twelve (12) months or short period rates below if vehicle has not been continuously insured for more than twelve (12) months within the same Company.

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

Any minimum premium paid under the policy is not refundable. Refund premium is allowed provided no claim has arisen during the then current Period of Insurance.

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 contract/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?

If you have any enquiries about our Comprehensive Motor insurance or any other types of insurance products, please contact us or any of our branches or your insurance intermediary 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 motor insurance cover available

- Private Car Comprehensive cover
- Private Car Third Party Fire & Theft cover
- Private Car Third Party cover

IMPORTANT NOTE

You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount that you can claim. 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 1 March 2024.