

# What is it?

Protection now comes tailor made allowing optimal freedom to flex your choices round-the-clock and wherever life takes you.



Flexible sum insured



Renewal bonus



Medical expenses

MEMBER OF PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## Agent's stamp

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

## Tokio Marine Insurans (Malaysia) Berhad

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FLEXI-EN032024

# Flexi PA Partner Insurance



TOKIO MARINE  
INSURANCE GROUP



Tokio Marine  
Insurans (Malaysia) Berhad

198601000381 (149520-U)

[tokiomarine.com](http://tokiomarine.com)

Life & Health | Property & Casualty

## At a glance

- Repatriation expenses
- Covers weekly benefit
- Ambulance fees
- Cover motorcycling
- Age limit: 16 years to 65 years
- Amateur sports activities
- Drowning/suffocation by smoke/ poisonous gas
- Hijacking
- Harmful Insects



This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document.

## Scope of coverage

Flexi PA Partner insurance protects you 24 hours a day, 365 days a year, anywhere in the world for death or bodily injury caused by accidental means such as (but not limited to) the following:

- Most amateur sports activities (subject to policy exclusions)
- Strike, riot and civil commotion
- Motorcycling (subject to policy conditions)
- Drowning, suffocation by smoke or poisonous gas
- Food and drink poisoning
- Murder and unprovoked assault
- Harmful insects (excluding diseases transmitted by mosquitoes), snakes and animal bites
- Disappearance and exposure to elements
- Hijacking whether in aircraft, vessel or any other public conveyance

## Classification of occupation

### Class 1

Persons engaged in professional, administrative, managerial, clerical and non-manual work

### Class 2

Persons engaged in work of supervisory nature but not involved in manual work and sales personnel

### Class 3

Persons engaged in occasional or regular manual work not particularly hazardous in nature but involving the use of tools or machinery (not using woodworking machinery)

## Table of benefits

Benefits	Sum Insured For each amount of RM	Annual Premium (RM) Occupation		
		Class 1	Class 2	Class 3
Death & Permanent Disablement	10,000	9.00	13.00	22.00
Temporary Total Disablement (TTD)	100 per week	25.00	32.50	40.00
Temporary Partial Disablement (TPD)	50% of TTD	(Included in TTD premium)		
Medical Expenses (any one accident)	500	10.00	13.00	16.00
	1,000	12.50	18.00	22.00
	2,000	22.00	27.00	33.00
	3,000	27.00	34.00	41.00
	4,000	32.00	40.00	48.00
	5,000	36.00	45.00	54.00
	6,000	40.00	50.00	60.00
	7,000	44.00	55.00	66.00
	8,000	48.00	60.00	72.00
	9,000	52.00	65.00	80.00
10,000	56.00	70.00	88.00	

Premium is subject to 8% Service Tax and RM10 Stamp Duty