

Date: \_\_\_\_\_



**TOKIO MARINE**  
INSURANCE GROUP

Product Disclosure Sheet

# Flexi PA Partner Insurance

Read this Product Disclosure Sheet before you decide to take up the Flexi PA Partner Insurance. 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](http://www.pidm.gov.my)).

## 1. What is this product about?

This product will compensate you for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your death or disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representatives.

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

This product provides 24 hours worldwide cover including accidental death or bodily injury caused by or due to:

- Whilst participating in any sports on an amateur basis not specifically excluded by the policy
- Strike Riot and Civil Commotion
- Motorcycling as a rider or a pillion rider (excluding whilst engaging in racing, pace making speed contest reliability trials), provided that it is a condition precedent to liability that you wear an approved crash helmet whilst engaging in motorcycling
- Drowning, suffocation by smoke or poisonous gas
- Food and Drink Poisoning
- Harmful insects bites, snake bites and animal bites excluding illness disease transmitted by such insects
- Hijacking whether in aircraft, vessel or any other public conveyance
- Disappearance and exposure to elements
- Murder and unprovoked assault.

**Benefits**

- Benefit A - Death
  - Benefit B - Permanent Disablement
  - Benefit C1 - Temporary Total Disablement - (Optional)
  - Benefit C2 - Temporary Partial Disablement - (Optional)
  - Benefit D - Medical and Surgical Treatment
  - Funeral/Repatriation Expenses
  - Ambulance Fee
  - Renewal Bonus (not applicable to group policy)
- } Only applicable to Insured Person who are gainfully employed

Note: Please refer to the scale of benefits for death and disablement in the policy contract.

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

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

The premium that you have to pay may vary depending on our underwriting requirements.

	Sum Insured (RM)	Premium (RM)
Death/Permanent Disablement	: _____	_____
Temporary Total Disablement / Temporary Partial Disablement	: _____	_____
Medical Expenses	: _____	_____
The premium that you have to pay is	: RM _____	

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

- Service Tax : 8%
- Stamp duty : RM10.00
- Commissions paid to the insurance intermediaries (if any) : 25% of premium or RM \_\_\_\_\_

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

**Age Limit**

- 16 years to 65 years old

**Importance of Disclosure**

- Pursuant to 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 terms 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 a 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.

#### Compensation / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the “Table of Benefits” attached to the policy. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy. You cannot make multiple claims on medical expenses.

#### Cash Before Cover (Applicable to Individuals only)

- It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before cover commences. If this condition is not complied with then this insurance Policy is automatically null and void.

#### Premium Warranty (Others)

- By this warranty, the insurance Policy is automatically cancelled unless the full premium is paid to us within 60 days from the commencement date of cover.

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

This policy does not cover death or injury caused by or due to:

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- Pre-existing physical or mental defect or infirmity
- Illness, diseases, infections
- Childbirth, miscarriage, pregnancy, or any complications thereof unless caused directly or indirectly by accident
- Flying as a pilot or crew member in any aircraft
- Criminal acts
- Professional sports activities of any kind
- Hazardous sports activities
- Radioactive and nuclear weapon material accidents

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 by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium less premium based on our short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us. No refund premium is allowed if there is a claim under the policy.

## 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 contact/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?

Should you require additional information about Personal Accident insurance, please refer to the insuranceinfo booklet on 'Personal Accident Insurance', available at all our branches or you can obtain a copy from your insurance intermediary or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries about our Flexi PA Partner or any other types of Personal Accident insurance product, you can contact us or any of our branches or your insurance intermediary or visit our website at [www.tokiomarine.com](http://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](mailto:letusknow@tokiomarine.com.my)

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

- Personal Accident Insurance

### IMPORTANT NOTE

You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. 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 01/03/2024

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