



TOKIO MARINE
INSURANCE GROUP

Fact Sheet

Tokio Marine PremierUltra PA

Your Tokio Marine PremierUltra PA Policy will compensate you for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative.

The policy also indemnify you against liability at law for third party bodily injury including death or property damage under Section II - Personal Liability coverage.

Age Limit & Eligibility

- a) Individual Plan - (i) Children : from thirty (30) days to eighteen (18) years old or up to twenty-three (23) years old who is studying full-time in a recognized institution of higher learning eligible for Plan up to RM150,000 without weekly benefit.
- (ii) Adult : from eighteen (18) years to sixty-five (65) years of age and up to eighty (80) years old for renewal. Adult eighteen (18) years old and above who are dependent upon parent(s) support and who are unemployed eligible for Plan without weekly benefit.
- b) Family Plan - Adult from eighteen (18) years to sixty-five (65) years of age and up to eighty (80) years old for renewal and any number of child aged between thirty (30) days and under the age of eighteen (18) years or up to twenty-three (23) years who is studying full-time in a recognized institution of higher learning.

SECTION I - Personal Accident

Coverage

Your Tokio Marine PremierUltra PA Policy provides 24 hours worldwide cover including accidental death or bodily injury caused by:

- Fire, convulsion of nature such as earthquake, windstorm, flood, typhoon, lightning
- Strike Riot and Civil Commotion provided that you are not directly participating in such activities
- Hijacking whether in aircraft, vessel or any other public conveyance
- Travelling by air as a fare-paying passenger in an aircraft licensed for passenger service on scheduled or unscheduled flights
- Motor-cycling 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 possess a valid driving license unless at the time of accident you are a pillion rider
- Accidental drowning or suffocation
- Unprovoked murder or assault
- Harmful insects bites, snake bites and animal bites but (excluding illness disease transmitted by such insects)
- Disappearance and exposure to elements
- Food and/or drinks poisoning
- Amateur sports activities (excluding those specified under Exclusions of the Policy)

SECTION II - Personal Liability

Coverage

This section indemnifies you against all sums which you shall become legally liable to pay in respect of:

- a) accidental bodily injury including death to any third party and/or
- b) accidental loss of or damage to third party's property

| COVERAGES | | MAX SUM INSURED (RM) | | | | | | | |
|-----------|---|----------------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|
| | | INDIVIDUAL PLAN | | | | | | | |
| | | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 | Plan 7 | Plan 8 |
| 9 | MEDICAL EXPENSES • Per Adult/Child The following are subject to overall MEDICAL EXPENSES limit : | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 | 10,000 |
| 9.1 | Sinseh or Traditional Treatment • Limit per visit • Per Adult/Child | 50 500 | 50 500 | 50 500 | 50 500 | 50 500 | 50 500 | 50 500 | 50 500 |
| 9.2 | Fees for Medical/Specialist/Post-Mortem Report | Cover | Cover | Cover | Cover | Cover | Cover | Cover | Cover |
| 9.3 | Cashless Hospital Admission Facility • Per Adult/Child | 2,000 | 2,500 | 3,000 | 3,500 | 4,000 | 4,500 | 5,000 | 5,000 |
| 10 | DAILY HOSPITAL CASH ALLOWANCE • Per Day (up to 180 days) • Per Adult/Child | 75 13,500 | 75 13,500 | 75 13,500 | 100 18,000 | 100 18,000 | 175 31,500 | 175 31,500 | 225 40,500 |
| 11 | WEEKLY NURSING CARE • Per Week (up to 4 weeks) • Per Adult/Child | 750 3,000 | 750 3,000 | 750 3,000 | 750 3,000 | 750 3,000 | 750 3,000 | 750 3,000 | 750 3,000 |
| 12 | DENTAL CORRECTION AND CORRECTIVE COSMETIC SURGERY • Per Adult/Child | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 |
| 13 | AMBULANCE FEES • Per Adult/Child | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| 14 | TRAVEL ALLOWANCE • Per Week (up to 10 weeks) • Per Adult/Child | 200 2,000 | 200 2,000 | 200 2,000 | 200 2,000 | 200 2,000 | 200 2,000 | 200 2,000 | 200 2,000 |
| 15 | BLOOD TRANSFUSION • Per Adult/Child | 5,000 | 10,000 | 15,000 | 20,000 | 30,000 | 50,000 | 75,000 | 100,000 |
| 16 | PROSTHESIS / WHEELCHAIR • Per Adult/Child | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| 17 | SNATCH THEFT OR ROBBERY • Per Adult/Child | 500 | 600 | 700 | 800 | 1,000 | 1,500 | 2,000 | 3,000 |

| COVERAGES | | MAX SUM INSURED (RM) | | | | | | | |
|---|--|----------------------|----------------|-----------------|-----------------|-----------------|---------------|---------------|---------------|
| | | INDIVIDUAL PLAN | | | | | | | |
| | | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 | Plan 7 | Plan 8 |
| 18 | KIDNAP | | | | | | | | |
| 18.1 | Kidnap and necessary expenses incurred • Per Adult/Child | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 | 5,000 |
| 18.2 | Reward for information leading to recovery Insured Person • Per Adult/Child | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 |
| 18.3 | Insured Person not recovered • Per Adult/Child | 50,000 | 100,000 | 150,000 | 200,000 | 300,000 | 500,000 | 750,000 | 1,000,000 |
| 18.4 | Counselling Expenses • Per Session • Per Adult/Child | 100 1,000 | 100 1,000 | 100 1,000 | 100 1,000 | 100 1,000 | 300 3,000 | 300 3,000 | 300 3,000 |
| 19 | PERMANENT DISABLEMENT TO GENITALIA • Per Adult/Family | 5,000 | 10,000 | 15,000 | 20,000 | 30,000 | 50,000 | 75,000 | 100,000 |
| 20 | MISCARRIAGE DUE TO MOTOR VEHICLE ACCIDENT • Per Adult | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| SECTION II - PERSONAL LIABILITY | | | | | | | | | |
| 21 | PERSONAL LIABILITY • Per Adult/Child | 75,000 | 150,000 | 225,000 | 300,000 | 450,000 | 750,000 | 1,125,000 | 1,500,000 |
| OPTIONAL COVER | | | | | | | | | |
| 22 | WEEKLY BENEFITS (up to 52 weeks) | | | | | | | | |
| 22.1 | Temporary Total Disablement • Per Adult/Week-Class 1&2 occupation • Per Adult/Week-Class 3 occupation | 50.00 50.00 | 75.00 50.00 | 100.00 50.00 | 125.00 75.00 | 150.00 75.00 | 250.00 N/A | 375.00 N/A | 500.00 N/A |
| 22.2 | Temporary Partial Disablement • Per Adult/Week-Class 1&2 occupation • Per Adult/Week-Class 3 occupation | 25.00 25.00 | 37.50 25.00 | 50.00 25.00 | 62.50 37.50 | 75.00 37.50 | 125.00 N/A | 187.50 N/A | 250.00 N/A |
| Maximum limit per family not applicable | | | | | | | | | |

Main Exclusions

SECTION I

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- Illness, diseases, infections, acquired immune deficiency syndrome (AIDS), human immune deficiency virus (HIV) and/or HIV related illnesses. However the named diseases specifically mentioned under Medical Expenses, Blood Transfusion and Bereavement Allowance Benefits may be covered under specific circumstances as defined in the policy

- Childbirth, miscarriage, pregnancy or any complications thereof unless caused directly or indirectly by accident
- Flying as a pilot or crew member in any aircraft other than as a fare paying passenger in an aircraft licensed for passenger service
- Professional sports activities of any kind
- Pre-existing physical or mental defect or infirmity
- Hazardous sports activities such as mountaineering involving the use of ropes or mechanical guides, parachuting, hand gliding, racing of any kind (other than on foot)
- Radioactive and nuclear weapon material accidents

SECTION II

- Liability assumed under contract and/or agreement
- Claims made by your employees for accidents arising in the course of employment
- Claims against you by your family members
- Liability in respect of damage to property held under your care, control or custody
- Liability arising from the ownership, possession or use of any animal (other than a dog or cat), mechanically propelled vehicle, vessel or aircraft, land or building and firearms
- Seepage pollution or contamination
- Liability arising out of your employment, trade, profession or business
- Fines, penalties, punitive or exemplary damages
- Radioactive and nuclear weapon material accidents
- War and allied risks
- Any consequential loss of any kind whatsoever

This list is non-exhaustive. Please refer to the Tokio Marine PremierUltra PA Policy for the full list of exclusions.

Duty 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.

Contribution

At the time of any claim arising under Section II, there shall be any other insurance covering the same liability, we shall not be liable to pay or contribute for more than its rateable proportion of any such claim and costs and expenses in connection therewith.

Payment of Premium

- Premium must be made to our agent or direct to us
- Payment can be made by cash, credit card or cheques (cheques should be made in favour of **Tokio Marine Insurans (Malaysia) Berhad**)
- Insist on a receipt for the premium paid
- Contact us if you have not received your policy after one month of purchase.

WHAT YOU SHOULD DO In The Event Of Injury

Notification of Claim

- You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. If involved in a serious accident, you are required to lodge a police report immediately.

Submission of Claim

- You must submit your claim with all supporting information and documents as requested to us as soon as possible. If adjusters / investigators are appointed by us, you must give full cooperation to them in assessing your claim.

Duty of Disclosure of Claim Information

- You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

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.

HOW TO LODGE A Complaint And Redress Avenues Available



Write to either :

- the Integrated Contact Centre of Bank Negara Malaysia via bnmtelelink@bnm.gov.my; or
- the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to www.bnm.gov.my/bnmlink/index.htm) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website www.tokiomarine.com.

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