



## Product Disclosure Sheet

## Tokio Marine PremierUltra PA

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

**TOKIO MARINE**  
INSURANCE GROUP

**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 disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative. This product will also indemnify you against liability at law for third party bodily injury or property damage under Section II - Personal Liability.

**2. What are the covers / benefits provided?****Section I - Personal Accident**

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

- Strike, riot and civil commotion
- 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 pillion rider
- Accidental drowning or suffocation
- Harmful insects bites, snake bites and animal bites but excluding illness disease transmitted by such insects
- Hijacking whether in aircraft, vessel or any other public conveyance
- Disappearance and exposure to elements
- Unprovoked Murder or Assault
- Fire, convulsion of nature such as earthquake, windstorm, flood, typhoon, lightning
- Travelling by air as a fare-paying passenger in an aircraft licensed for passenger service on scheduled or unscheduled flights
- Amateur sports activities (excluding those specified under Exclusions of the policy)
- Food and/or drinks poisoning

**Section II - Personal Liability**

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

occurring within Malaysia or elsewhere in the world where it is permitted to travel by the Government of Malaysia for temporary visits during the period of insurance

**Coverages**

- |   |  |   |
|---|--|---|
| 1. (a) Accidental Death   | 7. Repatriation Expenses   | 13. Ambulance Fees                            |
| (b) Permanent Disablement   | 8. Loan Protector  | 14. Travel Allowance                          |
| 2. Renewal Bonus  | 9. Medical Expenses including for Dengue Fever, Zika, Malaria, JE, SARS, Avian Influenza or "Bird/Swine Flu" & Novel Coronavirus | 15. Blood Allowance                           |
| 3. Double Indemnity   | 10. Daily Hospital Cash Allowance  | 16. Prosthesis /Wheelchair                    |
| 4. Coma   | 11. Weekly Nursing Care  | 17. Snatch Theft or Robbery                   |
| 5. Funeral Expenses   | 12. Dental Correction & Corrective Cosmetic Surgery  | 18. Kidnap                                    |
| 6. Bereavement Allowance (death due to Dengue Fever, Zika, Malaria, JE, SARS, Avian Influenza or "Bird/Swine Flu" & Novel Coronavirus |  | 19. Permanent Disablement to Genitalia        |
|   |  | 20. Miscarriage due to motor vehicle accident |
|   |  | 21. Personal Liability                        |
|   |  | 22. Weekly Benefits (Optional Cover)          |

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 depends on the plan you had selected. However, it may vary depending on our underwriting requirements.

Plan Type :  Individual  Family \* With / Without Weekly Benefits : RM \_\_\_\_\_  
 Plan : \_\_\_\_\_ The premium that you have to pay is : RM \_\_\_\_\_  
 Occupation Class : \_\_\_\_\_ \* delete whichever is not applicable

**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 & 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.

#### 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 "Permanent Disablement Schedule of Compensation" 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 Individual Proposer 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 (Applicable to Corporate Proposer only)

- 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 certain losses, such as:

#### Section I

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- Illness, diseases, infections unless named diseases specifically mentioned under Medical Expenses, Blood Transfusion & Bereavement Allowance may be covered under specific circumstances

- Childbirth, miscarriage, pregnancy, or any complications thereof unless caused directly or indirectly by accident.
- Flying as a pilot or crew member in any aircraft
- Professional sports activities of any kind
- Pre-existing physical or mental defect or infirmity
- Hazardous sports activities
- 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
- 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

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 Premier PA Partner Insurance 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

- Individual PA Partner 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