

# UniqCare Personal Accident

Read this Product Disclosure Sheet before you decide to take up the UniqCare Personal Accident Insurance. 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.

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

This section 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
- 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 wear an approved crash helmet
- Drowning, Electrocution, Gas Inhalation
- Food and/or drink poisoning
- 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 and 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

| Table of Coverage                    | Sum Insured (RM) |              |
|--------------------------------------|------------------|--------------|
|                                      | PLAN A           | PLAN B       |
| 1. Principal Sum Insured             |                  |              |
| a. Accidental Death                  | 10,000           | 30,000       |
| a. Permanent Disablement             | Up to 10,000     | Up to 30,000 |
| 2. Medical Expenses                  | Up to 1,000      | Up to 2,000  |
| 3. Ambulance Fees                    | Up to 100        | Up to 100    |
| 4. Funeral Expenses                  | Up to 1,000      | Up to 1,000  |
| 5. Repatriation Expenses             | Up to 1,000      | Up to 1,000  |
| 6. Rehabilitation Allowance          | 500              | 1,000        |
| 7. Travel Allowance (RM200 per week) | 600              | 1,000        |
| 9. Convalescence Expenses            | Up to 1,000      | Up to 1,000  |

Note: This list is non-exhaustive. Please refer to the UniqCare Personal Accident policy wordings for full terms. 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 as per premium table below:

| Annual Premium (RM) |                    |
|---------------------|--------------------|
| PLAN A              | PLAN B             |
| RM10.38 per person  | RM21.70 per person |

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

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

- Service Tax : 8%
- Stamp duty : RM10.00

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

- Age Limit : 16 years old to 65 years old
- Only one plan is allowed per Insured Person.
- This policy is applicable to holder of OKU Card.

#### 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.

#### 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.

#### 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 disablement or any other loss directly or indirectly caused by or in connection with:

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

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. However, there will be no refund of premium allowed.

## 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 UniQCare Personal Accident 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

- Premier 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

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