



## Product Disclosure Sheet

# Tokio Marine Annual Explorer

Read this Product Disclosure Sheet before you decide to take up the Tokio Marine Annual Explorer. 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 indemnify you in the manner and to extent described in the policy, in respect of events occurring during your journey within the period of insurance. All benefits payable under this policy shall be paid to you, and in the event of your death, to your nominated beneficiary if stated in the Certificate of Insurance, otherwise to your estate.

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

**Coverages**

- Section 1 - Personal Accident
  - 1.1 Accidental Death and/or Permanent Disablement
  - 1.2 Child Education Fund
- Section 2 - Repatriation Of Mortal Remain Or Overseas Burial/Cremation
- Section 3 - Medical And Related Expenses
  - 3.1 Medical Expenses
  - 3.2 Alternative Medicine (Overseas)
  - 3.3 Follow-Up Treatment (in Malaysia)
  - 3.4 Hospitalization due to Covid-19
- Section 4 - Compassionate care
  - 4.1 Compassionate Care - due to Hospitalization of the Insured person
  - 4.2 Compassionate Care - due to death of the Insured person
- Section 5 - Child Care
- Section 6 - Emergency Medical Evacuation
  - 6.1 Emergency Medical Evacuation - due to Serious Medical Condition
  - 6.2 Emergency Medical Evacuation - due to Serious Medical Condition of Covid-19
- Section 7 - Hospital Allowance
  - 7.1 Hospital Allowance - due to bodily injury or illness
  - 7.2 Hospital Allowance - due to Covid-19
- Section 8 - Personal Luggage And Personal Effects
- Section 9 - Luggage Delay
- Section 10 - Personal Money And Travel Documents
  - 10.1 Personal Money
  - 10.2 Travel Documents
- Section 11 - Travel Cancellation Or Postponement
  - 11.1 Travel Cancellation
    - 11.1.1 Travel Cancellation - due to Non Covid-19 Related Events
    - 11.1.2 Travel Cancellation - due to Covid-19
  - 11.2 Travel Postponement
    - 11.2.1 Travel Postponement - due to Non Covid-19 Related Events
    - 11.2.2 Travel Postponement - due to Covid-19
- Section 12 - Travel Curtailment Or Disruption
  - 12.1 Travel Curtailment
    - 12.1.1 Travel Curtailment - due to Non Covid-19 Related Events
    - 12.1.2 Travel Curtailment - due to Covid-19
  - 12.2 Travel Disruption
- Section 13 - Travel Delay
- Section 14 - Missed Departure
- Section 15 - Travel Misconnection
- Section 16 - Overbooked Flight
- Section 17 - Personal Liability
- Section 18 - Additional Costs Of Rental Car Cover
- Section 19 - Travel Agent's Insolvency Cover
- Section 20 - Fraudulent Use Of Credit Card(s)
- Section 21 - Home Care
- Section 22 - Golfers Cover
  - 22.1 Hole-In-One
  - 22.2 Unused Golf Green Fees
- Section 23 - Pet Care
- Section 24 - Trauma Care
  - 24.1 Hijacking Inconvenience
  - 24.2 Compassionate Allowance Due To Kidnap
  - 24.3 Trauma Counselling
- Section 25 - Tokio Marine Travel Assistance Services
- Section 26 - Extreme Activities (Optional Cover)

**Note:**

Please refer to policy contract for the full details of coverages.

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

The premium that you have to pay may vary depending on the choice of plan, destination and duration of cover. Please refer to the premium table in the brochure.

## 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:** between 18 years old and 75 years old.
- The maximum number of days allowed per journey or trip is 90 consecutive days from the commencement date of journey.
- Applicable to Malaysian, Malaysian Permanent Resident, Work Permit Holder, Employment Pass Holder or otherwise legally employed in Malaysia and/or his/her legal Spouse.
- Each trip must begin and end in Malaysia.
- We will not be liable for the same claim under more than one Tokio Marine Explorer and/or Annual Explorer Policy and/or Certificate of Insurance for the same Insured person relating to the same Journey or Trip.
- The maximum aggregate limit per conveyance shall not exceed RM20 million in respect if there is more than one (1) Insured Persons cover under the same policy travelling in one common aircraft or surface transport vehicle or waterborne vessels.
- Excluded Countries: North Korea, Syria, Cuba, Iran, Iraq, Liberia, Sierra Leone, Crimea and Sevastopol and all other sanctioned and war declared countries.
- Insured person age above 70 years old (Senior) is not entitled to Covid-19 related benefits.

### Individual Plan

- You, or any one eligible person as defined in the Policy.

### 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.

### Cash Before Cover

- 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.

### Claim Procedure

- Written notice of claim must be provided to us within 30 days upon return from your trip.

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

This policy does not cover certain losses, such as:

- War and related risks including riot or civil commotion
- Radioactive and nuclear weapon material accidents
- Suicide or any attempt thereat
- You during the travel period engaging in any occupation involving manual labor
- Flying as a pilot or crew member in any aircraft other than as a fare paying passenger in an aircraft licensed for passenger service
- Childbirth, miscarriage, pregnancy or any other complications thereof unless caused directly or indirectly by accident
- Intoxicating liquor or drug not prescribed by registered medical practitioner
- Criminal acts
- Travelling contrary to medical advice or specifically to obtain medical treatment
- Infectious Disease that is declared as epidemic or pandemic by the applicable health authority in the covered destination or by the World Health Organization

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 details/life profile including your occupation and personal pursuit which would affect the risk profile. 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 'Travel 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 Tokio Marine Annual Explorer 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

- Tokio Marine Explorer
- Domestic Travel Partner Plus
- Traveller's 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.