

PRODUCT DISCLOSURE SHEET



TOKIO MARINE
INSURANCE GROUP

(Read this Product Disclosure Sheet before you decide to take up the Product. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms)

Name of Insurance Company: Tokio Marine Insurance Singapore Limited (Brunei Branch)

Name of Product: TM Medical Protector - Hospital and Surgical Insurance

Date: 01/07/2025

The information provided in this product disclosure sheet is valid as at 01/07/2025

1. What is this product about?

This is a Hospital & Surgical Insurance Policy that reimburses employers for eligible medical expenses incurred by their employees in Brunei. Coverage is provided for medical necessary in-patient and day surgery treatments which arise from illness or injury.

2. What are the coverage and exclusions provided?

Coverage includes:-

Aggregate limit per annum, per Insured Worker	B\$100,000
1. Hospital room & board	Class C (Government Hospital)
2. Intensive care unit room & board	As charged
3. Hospital miscellaneous services	As charged
4. Surgery	As charged
5. Specialist consultation, examination and laboratory tests (Pre-hospital charges) up to a maximum of 30 days prior to admission	As charged
6. Post-hospitalisation treatment up to a maximum of 30 days after discharge from Hospital	As charged
7. Limit per Disability, per Insured Worker	B\$40,000

- Hospital room and board (government hospital, Class C unless otherwise stated)
- Intensive care unit
- Hospital miscellaneous services (drugs, diagnostics, ambulance, etc.)
- Surgical fees and anesthetist costs
- Pre & Post-hospitalisation treatment (up to 30 days before & after discharge)

Key exclusions:

- Pre-existing conditions and congenital abnormalities
- Outpatient treatments unless expressly covered
- Mental illness, HIV/AIDS, venereal diseases
- Cosmetic surgery, fertility treatments, dental work (except due to accidents)
- Injuries from dangerous sports, war, or terrorism

- Treatment outside Brunei or by non-approved facilities
- Any condition not deemed Medically Necessary

The list of coverages and exclusions are not exhaustive, please refer to our Policy Wording for more information.

3. How much premium do I have to pay?

Premium will be B\$125 per annum/= and B\$250/= for the period of 2 years.

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

Compulsory stamp duty charges would be B\$0.25 per policy.

When a policy is being sold to the Insured via an intermediary, there will be a percentage commission included in the total premium.

5. What are some of the important notes that customer should know?

Eligibility: Employees must be Actively at Work and aged between 18 and 60.

Full Disclosure: All material facts must be disclosed at inception. Non-disclosure may void coverage.

Premium Warranty: Premium must be paid within 60 days from inception or the policy is automatically terminated.

No Coverage Outside Brunei: Coverage is strictly limited to treatments within Brunei Darussalam.

Claims Deadline: Claims must be submitted within 30 days of the incident. Supporting medical documents are required.

Termination of Coverage: Cover ceases upon resignation, death, or departure from Brunei.

6. What do I need to do if there are changes to my contact details?

Insured will be able to contact the office at 2236113/112 to inform of the changes

7. What happens in the event of cancellation?

Insured will be able to contact the office at 2236113/112 should they wish to cancel the policy. Kindy note that no premium will be refunded when claims have been made by any Insured Worker.

Please note that Tokio Marine may cancel the Policy by giving (7) days notice by registered mail to the Insured at his last known address. In the event where the notice is not received by the Insured, the cancellation will still take effect. A pro-rated refund will be provided to the Insured.

In the event whereby the Insured wishes to cancel the policy, it is possible to do so by giving a written notice to the Company by either registered mail or by hand delivery to the company. The cancellation will only be effective when the Company receives the cancellation notice. In such case, should the policy already be in force, the cancellation refund will be based on short-term charges (as below):-

Policy Period not exceeding	Charges
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Upto 30 Days	25% of the annual premium
More than 30 days less than 90 days	50% of the annual premium
More than 90 days less than 180 days	75% of the annual premium
More than 180 days	100% of the annual premium

8. What is a notice of expiry?

A notice of expiry is a renewal notice and Tokio Marine will be providing the document either directly to the Insured via mail or to the servicing agent (if any).

9. What happens in the event that insurance agent ceases to operate?

The insurance will still be valid until the expiry date. Moving forward, the Insured will be able to contact the office at 2236100 or any other licensed Tokio Marine agents for any renewals, endorsements and cancellations.

10. What are the documents that I need to submit to apply for this product?

For new cases, Insured is expected to provide the following:-

- Copy of Insured's Identification Card
- Employee's ID/Passport
- LD / LPA

For renewal cases, Insured is expected to provide the following:-

- Written instructions and/or signed renewal notice to the servicing agent or to Tokio Marine

11. Where can I get assistance and redress?

If you have difficulties, you must contact us the earliest possible. You may contact us at:

Name of Insurance Company: Tokio Marine Insurance Singapore Ltd

Address: Unit A1 & A2 1st Floor Block A Bangunan Hau Man Yong Complex Simpang 88 Kg Kiulap BE1518

Tel No: 22356112/2236113/100/112

Fax: 2236102

E-Mail: bruneitmis@tokiomarine.com.sg

If your query or complaint is not satisfactory resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at fci@bdcg.gov.bn or walk in at their address as follows:

**Level 7, Financial Consumer Issues
Brunei Darussalam Central Bank
Ministry of Finance and Economy Building
Commonwealth Drive
Brunei Darussalam
Tel: 2380007 / 8380007**

12. Where can I get further information?

Through our website, <https://www.tokiomarine.com/sg/en/brunei/home.html> or via phone call @ 2236115/108/113/100/112

IMPORTANT NOTES:

YOU ARE ADVISED TO DISCLOSE FULLY AND FAITHFULLY, THE FACTS YOU KNOW OR OUGHT TO KNOW OTHERWISE YOU MAY NOT RECEIVE ANY BENEFITS FROM THIS POLICY. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on the insurance companies. The final terms and conditions are as stipulated in the insurance policy after the insurance company's assessment