


PRODUCT DISCLOSURE SHEET	
 <p><b>TOKIO MARINE</b> INSURANCE GROUP</p> <p><b>(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)</b></p>	<p><i>Name of Insurance Company: Tokio Marine Insurance Singapore Limited (Brunei Branch)</i></p> <p><i>Name of Product: Personal Accident Insurance</i></p> <p><i>Date: 01/01/2021</i></p> <p>The information provided in this product disclosure sheet is valid as at 01/01/2021.</p>
<b>1. What is this product about?</b>	
<p>Personal Accident Insurance is a policy that provides worldwide 24-hour protection against death, permanent disability, temporary disablement, and medical expenses resulting from accidental bodily injury caused by violent, external, and visible means. It offers financial compensation to the insured or their beneficiary in the event of unforeseen personal accidents.</p>	
<b>2. What are the coverage and exclusions provided?</b>	
<p><b>Coverage includes:</b></p> <p><b>Accidental Death</b> – Death resulting solely and directly from accidental bodily injury caused by violent, external, and visible means, occurring during the period of insurance and independent of any other cause (ie: car crash, fall, drowning, assault)</p> <p>Compensation will be 100% of the Capital Sum Insured.</p> <p><b>Permanent Total Disablement</b> – Total Permanent Disablement would mean any form of permanent disablement which renders the Insured Person totally and permanently incapable of carrying out the normal duties and functions continually and uninterruptedly as certified by a qualified Medical Practitioner (ie: total paralysis and/or being permanently bedridden).</p> <p>Compensation based on the Scale of Benefits (up to 100% of the Capital Sum Insured).</p> <p><b>Temporary Total/Partial Disablement</b> – This refers to injuries that prevent the insured from temporarily engaging in their normal work or duties, but not permanently.</p> <p>Weekly compensation as stated in the Policy Schedule.</p> <p><b>Medical Expenses</b> – Reimbursement of medical, surgical, hospital, and nursing fees incurred within 12 months of the accident, up to the specified limit as stated in the Policy Schedule.</p> <p><b>Key exclusions:</b></p> <ul style="list-style-type: none"> <li>• War, terrorism, invasion, rebellion, and similar events.</li> <li>• Suicide, self-injury, insanity, or committing a felony.</li> </ul>	

- Pregnancy, childbirth, or complications thereof.
- Flying activities other than as a fare-paying passenger on a licensed aircraft.
- Hazardous sports including mountaineering, hunting, ice or winter sports, and diving with breathing apparatus.
- Nuclear risks or contamination by radioactive materials.

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

Premium will be dependent on the following factors:-

- Applicant's Age & Nature of Work / Occupation
- Claims History

#### Benefits & Premiums (premiums are quoted as annual premiums)

Item	Benefits	Amount of Coverage	Class 1	Class 2	Class 3
1	Accidental Death	\$10,000	\$5.00	\$7.50	\$15.00
2	Permanent Disablement	\$10,000	\$5.00	\$7.50	\$15.00
3	Temporary Total / Partial Disablement	\$100 per week	\$15.00	\$20.00	\$30.00
4	Medical Reimbursement (Limit any one Accident)	\$1,000	\$15.00	\$20.00	\$35.00
		\$2,000	\$20.00	\$30.00	\$45.00
		\$3,000	\$25.00	\$40.00	\$55.00
		\$4,000	\$30.00	\$50.00	\$65.00
		\$5,000	\$35.00	\$60.00	\$75.00
		Each additional \$1,000 add	\$5	\$10	\$15

### 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?

**Full Disclosure:** You must disclose all known facts truthfully and completely. Failure to do so may result in the denial of your claim.

**Contractual Obligations:** Premium must be paid within the stipulated time under the Premium Warranty Clause, or the policy will be automatically cancelled.

**Alteration of Risk:** Any changes in occupation must be reported upon renewal.

**Non-Assignment:** This policy is not transferable. Claims are only payable to the insured or their legal representative.

**Maximum Compensation:** For any one accident, total compensation payable will not exceed 100% of the Capital Sum Insured.

**Claims Procedure:** Notify the insurer of any claimable event as soon as possible. For death claims, notice must be given within 14 days; for other injuries, within one month. Relevant supporting documents and medical reports must be submitted

**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. Otherwise, Tokio Marine will be sending a notice of cancellation to the Insured's provided address through registered mail and also inform their servicing agent.

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
1 month	25% of the annual premium
2 months	35% of the annual premium
3 months	55% of the annual premium
4 months	65% of the annual premium
5 months	75% of the annual premium
6 months	85% of the annual premium
7 months	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
- Duly Completed Proposal Form

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 1<sup>st</sup> 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@bdc.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

## 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*

*I / We hereby confirm having explained the Product Disclosure Sheet (PDS) to Customer in their preferred language English/Malay/Other (delete as applicable)*

Name:

IC No:

Date

*I / We hereby confirm having received and understand the explanation given in my preferred language English/Malay/Other (delete as applicable)*

Name:

IC No:

Date

