

## PRODUCT DISCLOSURE SHEET

### TokioMarine-MedicDefender

Read this Product Disclosure Sheet before you decide to take up the TokioMarine-MedicDefender. Be sure to also read the general terms and conditions.

#### 1. What is this product about?

This product offers coverage upon hospitalisation in Government Hospital up to the end of policy term of 10/20/30 years. It pays a daily Hospitalisation Benefit if you are warded in a licensed government hospital worldwide during the term of the policy. This policy does not participate in the profits of the Company.

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

This policy covers:

Schedule of Benefit	Plan 1	Plan 2
i. Daily Hospitalisation Income Benefit		
- Normal Ward (Maximum 45 days per Policy Year)	RM 80/day	RM 180/day
- Intensive Care Unit (ICU) (Maximum 30 days per Policy Year)	RM 160/day	RM 360/day
- Overseas Hospitalization (Maximum 15 days per Policy Year)	RM 240/day	RM 540/day
ii. Ambulance Fee Reimbursement	RM 200/year	RM 400/year
iii. Oversea Repatriation Reimbursement	Up to RM 10,000	Up to RM 20,000
iv. Healthy Reward at the end of policy term: <x%> of Total Premium Paid minus off any claims paid	Term 10: 25% Term 20: 50% Term 30: 75%	

Duration: Up to occurrence of termination of policy, or the Policy Anniversary at the end of policy year 10/20/30, whichever is earlier.

#### Note:

- Life Assured is only allowed to have one TokioMarine-MedicDefender policy at any one time.
- The period of hospitalisation must be at least twenty-four (24) hours in a licensed government hospital to be eligible for a valid claim.
- Only one (1) Daily Hospitalisation Income Benefit is payable for the same confinement period.
- Ambulance fee reimbursement is payable only upon a valid claim under the Daily Hospitalisation Income Benefit.

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

The total premium that you have to pay may vary depending on your entry age and plan type. The estimated total premium that you have to pay:

Plan 1	Term 10		Term 20		Term 30	
	Premium Payable ('RM)		Premium Payable ('RM)		Premium Payable ('RM)	
Entry Age	Monthly	Annually	Monthly	Annually	Monthly	Annually
18 - 35	13.50	162.00	15.00	180.00	17.50	210.00
36 - 40	22.50	270.00	25.00	300.00	27.50	330.00
41 - 50	22.50	270.00	25.00	300.00		
51 - 60	35.00	420.00				

Plan 2	Term 10		Term 20		Term 30	
	Premium Payable ('RM)		Premium Payable ('RM)		Premium Payable ('RM)	
Entry Age	Monthly	Annually	Monthly	Annually	Monthly	Annually
18 - 35	22.50	270.00	25.00	300.00	27.50	330.00
36 - 40	41.50	498.00	45.00	540.00	47.50	570.00
41 - 50	41.50	498.00	45.00	540.00		
51 - 60	67.50	810.00				

- Basic premium duration: 10/20/30 years.

#### Note:

- This plan provides a grace period of 30 days which gives you additional period of time after the payment due date for the payment of premium.
- The premium rate is applicable to the coverage on standard risk only.
- The premium rate for this plan is non-guaranteed. The Company reserves the right to revise the premium rate by giving you at least 90-day advance notice. Revised premium rate will take effect from next policy anniversary onwards.

Tokio Marine  
Life Insurance Malaysia Bhd.

tokiomarine.com  
Life & Health | Property & Casualty

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

Nil.

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

- Importance of disclosure - you must disclose all material facts such as medical conditions (if any), and state your age correctly.
- Cooling Off period - you may cancel your policy by written notification to us within 15 days after the delivery of the e-policy to you. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Waiting period - the eligibility for benefits under this policy will only start after:
  - thirty (30) days except for accidental injuries after the Issue date of Reinstatement Date of this policy, whichever is later; or
  - one hundred and twenty days (120) days for Specified Illnesses after the Issue date of Reinstatement Date of this policy, whichever is later.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under the policy.

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

The Policy does not cover hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Pre-Existing Condition(s) which existed prior to the Issue Date or Reinstatement Date of this Policy, whichever is later;
- Specified Illness occurring during the first one hundred and twenty (120) days from the Issue Date or Reinstatement Date of this Policy, whichever is later;
- Any medical or physical conditions arising prior or within the Waiting Period except for accidental injuries;
- Plastic/Cosmetic Surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly during the term of coverage;
- Private nursing, rest cures or sanatoria care, illegal drugs, alcohol, sterilization, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law;
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- Pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical and chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization;
- Hospitalisation primarily or investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary\* and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain;
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection;
- Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- Expenses incurred for donation of any body organ by a Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- Investigation and treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist treatment, massage or aroma therapy or other alternative treatment;
- Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman Compensation Insurance contract;
- Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- Sickness or injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
- Expenses incurred for gender changes.

The following exclusions are applicable to Overseas Repatriation Benefits, on which no benefits are payable:

- Any event occurring when the Life Assured is:
  - within the territory of Malaysia, Usual country of Residence or Home Country for International Assistance Cover; or
  - within 100km from the place of residence in Malaysia for Domestic Assistance;
- Death occurring while the Life Assured or the Life Assured is engaged in mountaineering or rock climbing necessitating the use of guides or ropes, potholing,

- skydiving, parachuting, ballooning, hang-gliding, diving, racing of any kind other than on foot and all professional sports otherwise agreed in writing by Us;
- Self-inflicted Injury, suicide, drug addiction or abuse, alcohol abuse;
- The cost of burial in the Life Assured's home country;
- Any expense resulting from participation in war, riot or civil commotion or any illegal act including resulting in imprisonment or while serving in a police or military unit;
- Any expense incurred in respect of the Life Assured who is more than seventy (70) years old at the date of the repatriation unless otherwise agreed in writing by Us;
- The cost of transporting the Life Assured by means of the Life Assured's owned or leased watercraft unless agreed in writing by Us.

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 ?

Buying a life policy is a long-term financial commitment. If you do not pay your premiums within the grace period, your policy will lapse. This policy does not provide any surrender value and if you cancel your policy, coverage will continue until a day prior to next premium due date.

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

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

## 9. Where can I get further information?

Should you require additional information about life insurance, please refer to the insuranceinfo booklet on 'Life Insurance' available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact Us at:

Tokio Marine Life Insurance Malaysia Bhd.

Ground Floor, Menara Tokio Marine Life

189, Jalan Tun Razak

50400 Kuala Lumpur

Customer Care Hotline: 03-2603 3999

General Line: 03-2059 6188

Fax: 03-2162 8068

E-mail: [customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)

## 10. Other similar types of cover available.

Nil.

### IMPORTANT NOTE:

**BUYING A LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Bhd. [199801001430 (457556-X)], a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is valid as at today.