

PRODUCT DISCLOSURE SHEET**Hero Shield Rider**

Read this Product Disclosure Sheet before you decide to take up Hero Shield Rider. Be sure to also read the general terms and conditions.

1. What is this product about?

This is a non-participating yearly renewable level premium rider which provides coverage for the Life Assured's Accidental Death or Accidental Total and Permanent Disability (ATPD).

This rider will be renewed automatically until the policy anniversary following the Life Assured's 65 years old next birthday.

2. What are the covers / benefits provided?

This rider covers:

- In the event of Accidental Death or Accidental Total and Permanent Disability (ATPD) of the Life Assured, the sum assured in the table below will be payable:

Entry Age (next birthday)	Any accidental causes
30 days to 35 years old	RM 50,000
36 to 45 years old	RM 50,000
46 to 50 years old	RM 50,000
51 to 60 years old	RM 50,000

Notes:

- Maximum additional amount payable under Accidental Death/ Accidental Total and Permanent Disability (ATPD) Benefit is RM 2,000,000 per life (for Life Assured's 16 years old next birthday and below) or RM 10,000,000 per life (for Life Assured's 17 years old next birthday and above).
- If the Life Assured is below age of 5 next birthday, sum assured payable is subject to juvenile lien as stated below:

Age Next Birthday	Percentage of Sum Assured
1	20%
2	40%
3	60%
4	80%
5 and above	100%

Coverage Duration: Upon the occurrence of death of Life Assured, termination of the basic plan/rider or full payment of ATPD, whichever is earlier.

3. How much premium do I have to pay?

- The premium that you have to pay : RM 5.00 monthly
: RM 60.00 annually
- Premium duration : Up to age 65 years next birthday or upon termination, whichever occurs first.
- This policy provides a grace period of 30 days, which gives you additional time after the due date to make payment of premium.
- The premium payable is level but it is not guaranteed.
- The premium charged for this rider is not guaranteed and is subject to the claims experience and other relevant factors of the Company. We reserve the right to revise the premium by giving you 90 days' notice. The revised premium will be effective upon next Policy Anniversary.

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

There are no fees and charges for this rider.

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 condition, and state your age correctly. In the event of any non-disclosure during application stage or reinstatement, we reserve the right to reject any claims submitted, void the policy, or change the policy's terms or benefits.
- Cooling off period – you may cancel your policy by written notification to us within 15 days after the delivery of the policy document to you. Upon cancellation of the policy, we shall refund you the premium that you have paid, less any medical fee incurred (if any).
- Nominee - When you apply for this rider, you may nominate a person to receive monies payable upon your death. You are strongly encouraged to make a nomination to facilitate the payment of moneys under your insurance cover.
- Claim notification - written notification must be given to us within 60 days from the date of accidental death and 6 months from the date of ATPD.

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



6. What are the major exclusions under this policy?

- **Death Benefit**
 - There will be no payment of the Accidental Death Benefit if the Death Benefit under the Basic Policy is not payable. The Death Benefit will not be payable if the Life Assured's death is caused by suicide (while sane or insane) within one (1) year from the Issue Date or Reinstatement Date of the Policy, whichever is later. This Policy shall become void and We shall return the total premium paid for this Rider without interest.
- **Accidental Death or Accidental Total and Permanent Disability (ATPD)**
 - Any form of illness or disease due to non-accidental causes;
 - Attempted suicide (whether sane or insane);
 - Self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
 - Injury sustained while engaging in hazardous speed or endurance contest;
 - Any airborne activities (except when travelling as a fare paying passenger or a crew member of an aircraft operated by an International Airline and licensed for passenger service over a regular scheduled commercial route);
 - Submarine voyage;
 - Military, police, naval or aeronautical service;
 - Violation of law or resistance to arrest;
 - Restoration of public order or making any arrest as an officer of law;
 - Any form of Disability which existed at the Issue Date or Reinstatement Date of this Rider, whichever is later;
 - War declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities or participation in riot and civil commotion;
 - Pre-existing condition which existed prior to the Issue Date of Reinstatement Date of the Rider, whichever is later;
 - Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accident cut or wound); or
 - Poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

*Pre-Existing Conditions mean disabilities that the Life Assured has reasonable knowledge of. A Life Assured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the Life Assured had received or is receiving treatment;
- medical advice, diagnosis, care or treatment has been recommended;
- clear and distinct symptoms are or were evident; or
- its existence would have been apparent to a reasonable person in the circumstances.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this rider.

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 if you cancel your policy, coverage will continue until a day prior to next premium due date. There is no refund of premium for cancellation after the cooling off period.

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 this product, please visit our website at www.tokiomarine.com.

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

General Line : 03-2059 6188
Fax : 03-2162 8068
Customer Care Hotline : 03-2603 3999
E-mail : customerarcare@tokiomarinelife.com.my

10. Other similar types of cover available.

Please contact Tokio Marine Life Insurance Malaysia Bhd for other similar types of plans offered by Us.

IMPORTANT NOTE:

BUYING 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 AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit www.pidm.gov.my).

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 dd/mm/yyyy.