



TOKIO MARINE
INSURANCE GROUP

Date : <dd/mm/yyyy>

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.
Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is TokioMarine-StarterPack? (This is an insurance product)

TokioMarine-StarterPack is a non-participating yearly renewable level term insurance plan which pays the sum assured in lump sum upon the Life Assured's death.

This plan will be renewed automatically until the anniversary after the Life Assured attains age 60 next birthday.

2 Know Your Coverage/Benefits

As an illustration, for **RM 180.00** annually or **RM 15.00** monthly, you will receive the following life insurance **coverage**:

Death	Entry Age (next birthday)		Coverage Amount
	18 - 35		RM50,000
	36 - 50		RM25,000
Compulsory rider attached with this product	• Accidental Rider		

Your life insurance **excludes**:

- Suicide - if death was due to suicide within 1 year from the the Effective Date of Insurance or the reinstatement date of the insurance cover, whichever is later.

Note: This list is **non-exhaustive**. You must refer to the Certificate of Insurance and Master Policy for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:
03-2603 3999



Email us at:
customercare@tokiomarinelife.com.my



Visit us at:
<https://www.tokiomarinelife.com.my/EssentialTe-nang/Home/Index>

3 Know Your Obligations

For this life insurance, you must pay a premium of :	
Premium	RM 180.00 annually or RM 15.00 monthly
Policy Coverage Term:	Up to age 60 next birthday
Premium Payment Term:	Up to age 60 next birthday
Fees and Charges	There are no fees and charges for this policy.

4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
 - The premium charged for this plan 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.
 - Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your policy shall remain in force.
 - Policy Lapse - If you do not pay your premiums within the Grace Period, your policy will lapse and future benefit payouts will be affected.
 - Nominee - When you apply for this plan, 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 death. Please refer to our corporate website to understand the claim procedures.
 - The premium payable and sum assured are level throughout the policy term. The amount for both premium and sum assured depend on the Life Assured's entry age upon application.
- Note:** This list is **non-exhaustive**. Please refer to the Certificate of Insurance and Master Policy for the full list of terms and conditions under the policy.

? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Cooling-Off Period** - You may cancel your policy by returning to the Policy Owner the Certificate of Insurance within 15 days after your Certificate of Insurance has been delivered to you. Upon cancellation of the policy, the premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After Cooling-Off Period** - You may cancel your policy at any time by written request to the Policy Owner. This certificate does not provide any surrender value and if you cancel your certificate, 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.

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 CERTIFICATE OF INSURANCE AND MASTER POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible certificate of insurance 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.



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PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your rider.
Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is Accidental Rider? (This is an insurance product)

Accidental Rider is a non-participating level premium rider that provides compensation in the event of Accidental Death or Accidental Total and Permanent Disability (ATPD) up to Life Assured attaining the age of 60 next birthday. This rider will be renewed automatically.

2 Know Your Coverage/Benefits

As an illustration, for **RM 60.00** annually or **RM 5.00** monthly, you will receive the following life insurance **coverage**:

Accidental Death or Accidental Total and Permanent Disability

Entry Age (next birthday)	Coverage Amount
18 - 35	RM60,000
36 - 50	RM30,000

Your rider **excludes**:

- Suicide - if death was due to suicide within 1 year from the Issue Date or Reinstatement Date of the Rider, whichever is later.
- Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions).

Note: This list is **non-exhaustive**. You must refer to the Certificate of Insurance and Master Policy for the full list of exclusions.

If you have any questions or require assistance on your rider, you can:



Call us at:
03-2603 3999



Email us at:
customercare@tokiomarinelife.com.my



Visit us at:
<https://www.tokiomarinelife.com.my/EssentialTe-nang/Home/Index>



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3

Know Your Obligations

For this rider, you must pay a premium of :	
Premium	<i>RM 60.00 annually or RM 5.00 monthly</i>
Rider Coverage Term:	<i>Up to age 60 next birthday</i>
Premium Payment Term:	<i>Up to age 60 next birthday</i>
Fees and Charges	<i>There are no fees and charges for this rider.</i>

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Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or rider terminated.
- Grace Period - You have a thirty (30) days' Grace Period from the premium due date to pay your premium, during which period your rider shall remain in force.
- Rider Lapse - If you do not pay your premiums within the Grace Period, your rider will lapse and future benefit payouts will be affected.
- 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.
- Claim Notification - Written notification must be given to us within 60 days from the date of accident causing the injury. Please refer to our corporate website to understand the claim procedures.

Note: This list is **non-exhaustive**. Please refer to the Certificate of Insurance and Master Policy for the full list of terms and conditions under the rider.

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Can I cancel my rider?

Yes, you may cancel your rider by giving a written notice to us.

- **Cooling-Off Period** - You may cancel your rider by returning to the Policy Owner the Certificate of Insurance within 15 days after your Certificate of Insurance has been delivered to you. Upon cancellation of the rider, the premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After Cooling-Off Period** - You may cancel your rider at any time by written request to the Policy Owner. This rider does not provide any surrender value and if you cancel your certificate, 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.

IMPORTANT NOTE:

YOU MUST CHOOSE THE TYPE OF RIDER THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE AND MASTER POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible certificate of insurance 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).

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Tokio Marine
Life Insurance Malaysia Bhd.

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