

## **TokioMarine E-ssential Tenang Plus**

### **Brief Description:**

TokioMarine E-ssential Tenang Plus is a plan that consists of TokioMarine–StarterPack as its basic plan and Accidental Rider.

**The following pages consist of Product Disclosure Sheet for:**

- TokioMarine - StarterPack
- Accidental Rider

**PRODUCT DISCLOSURE SHEET**

**TokioMarine - StarterPack**

(You should read this Product Disclosure Sheet before you decide to take up TokioMarine-StarterPack. Be sure to also read the general terms and conditions.)

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

This 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. What are the covers / benefits provided?**

This plan covers:

- Death Benefit:

Premium	Entry Age (next birthday)	Coverage Amount
Monthly: RM 15.00	18 - 35	RM 50,000
Annually: RM 180.00	36 - 50	RM 25,000

Coverage Duration: Up to occurrence of Death or termination of this certificate, whichever is earlier.

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

- The premium that you have to pay : RM 15.00 monthly  
: RM 180.00 annually
- Premium duration : The premium is payable until the last policy year after the Life Assured turns age 60 next birthday.
- This certificate provides a grace period of 30 days which gives you additional time after the due date to make payment of premium.
- 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 (refer to table in Item 2)
- 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.

**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 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 due to non-disclosure.
- Cooling off period – you may cancel your certificate by returning the certificate within 15 days after the delivery of the the certificate. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- 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.

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

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

- The Death Benefit will not be payable for death resulting from suicide within one (1) year after the Effective Date of Insurance or the reinstatement date of the insurance cover, whichever is later.

**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 certificate will lapse. 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.

**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](http://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  
Customer Care Hotline: 03-2603 3999  
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 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.

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](http://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](#).

**PRODUCT DISCLOSURE SHEET**

**Accidental Rider**

(You should read this Product Disclosure Sheet before you decide to take up Accidental Rider. Be sure to also read the general terms and conditions.)

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

This 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. What are the covers / benefits provided?**

This rider covers:

- Accidental Death or Accidental Total and Permanent Disability Benefit:

Premium	Entry Age (next birthday)	Coverage Amount
Monthly: RM 5.00	18 - 35	RM 60,000
Annually: RM 60.00	36 - 50	RM 30,000

**Notes:**

- Only either Accidental Death or ATPD benefit will payable under this rider.
- The additional amount payable upon Accidental Death or ATPD is subject to RM 10 million per life for all individual life policies.
- ATPD must persist for at least 6 months after commencement of such disability.
- Higher of the benefits stated above will be payable if there is multiple events at the same time.

Coverage duration: Up to the occurrence of death, termination of the certificate/ 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

**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 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 due to non-disclosure.
- Cooling off period – you may cancel your certificate by returning the certificate within 15 days after the delivery of the the certificate. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- Policy lapse - your coverage will terminate if we did not receive the premium after the grace period of 30 days.
- Notice of claim - You are required to have your written notice to Us by giving full particulars of any injury for claim within 60 days after occurrence of the accident causing the injury. In case of Death or Total and Permanent Disability, immediate notice must be given.
- 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.

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

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

- self-inflicted injury;
- war declared or undeclared, strikes, civil war or any warlike operations;
- poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).
- consumption of alcohol or drugs beyond legally permissible limits;
- committing a crime;
- serving in police, military, navy or air force;
- participating in any kind of racing, operating any aerial conveyance except for flying scheduled airlines; or
- Pre-Existing Disability.

**7. Can I cancel my rider?**

You may cancel your rider by giving a written notice to Us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next premium due of this rider.

**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](http://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  
Customer Care Hotline: 03-2603 3999  
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:**

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT US 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](http://www.pidm.gov.my)).

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