

PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to take out the Life Cover. Be sure to also read the general terms and conditions.)	Tokio Marine Life Insurance Malaysia Bhd. (457556-X) Life Cover with Critical Illness coverage <DD/MM/YYYY Hour : Minute>
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1. What is this product about?

- This is a non-participating yearly renewable protection insurance plan which shall cease to be renewable upon the Life Assured attained age 75.
- It pays the sum assured upon the first occurrence of Death during the term of the policy or Total and Permanent Disability (TPD) before the last day of the policy year on age 65
- This policy pays an additional 100% of the sum assured for death due to accident before age 65
- On the first diagnosis of any one of the listed Critical Illness (Heart Attack – of specified severity, Stroke – resulting in permanent neurological deficit with persisting clinical symptoms, Cancer – of specified severity and does not cover very early cancers or Coronary Artery By-Pass Surgery) before age 65, 25% of the sum assured will be advanced to the Life Assured.

2. What are the covers / benefits provided?

This policy covers:

- Death – RM <SA>; and
- Death due to accidental causes – Additional RM < SA>; and
- Total and Permanent Disability* – RM <SA>; and
- Critical Illnesses – RM <25% * SA>

*Note

- The maximum Total and Permanent Disability sum assured is subject to RM 1,000,000 per life under all TML policies sold through the ‘U for Life’ website and RM2 million under all policies on the same life.

Duration: Up to occurrence of death, TPD or term of the contract, whichever is earlier.

3. How much premium do I have to pay?

The total premium that you have to pay varies depending on the sum assured chosen, age at entry and on the underwriting requirements / guidelines of the insurance company:

- The total first year premium (inclusive of GST) that you have to pay: RM <XXX> monthly
- Goods and Services Tax (GST) is to be added to non-life premium and payable to Jabatan Kastam Diraja Malaysia. GST amount that you have to pay: RM <XXX> monthly
- Basic premium duration: until attained age 75 of the Life Assured.
- You can choose to pay your premium either annually, semi-annually, quarterly or monthly.
- This policy provides a grace period of 30 days, which gives the customer additional period of time after the due date, for the payment of premium
- The premium rate will be increasing according to your attained age.
- The premium rates charged for this plan are **not guaranteed and subject to the claims experience and other relevant factors of the Company**. We reserve the right to revise the rates by giving you a 90 days’ notice.

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

This product/rider is subject to GST.

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.
- Free-look period – you may cancel your policy by returning the policy within 15 days after the electronic delivery of policy to you. The premiums that you have paid will be refunded to you.

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

6. What are the major exclusions under this policy?

- Death

- Suicide within the 1st year of the policy.
- TPD or Accidental death
 - 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 felony;
 - service in police, military, navy or air force;
 - participation in any kind of racing, operating any aerial conveyance except for flying scheduled airlines.
- Covered Critical Illness
 - Any pre-existing conditions that existed before the policy issue date;
 - Critical Illness is diagnosed within the thirty (30) days from the date of issue of this policy.

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, if you cancel your policy, coverage will continue until the 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. Please contact us by referring to number 9 below.

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.

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.
Tel: 03-2059 6188
Fax: 03-2162 8068
E-mail: 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.

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

This insurance plan is distributed by U for Life Sdn Bhd (1071696-X), located at D4-G4-3A Solaris Dutamas, No 1, Jalan Dutamas 1, 50480 Kuala Lumpur, Malaysia.

The information provided in this disclosure sheet is valid as at <DD/MM/YYYY>.