

## PRODUCT DISCLOSURE SHEET

### RHB Treasure 100

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up RHB Treasure 100. Be sure to also read the general terms and conditions.

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

This is a limited years premium paying non-participating plan that provides coverage on death up to Life Assured's age 100 or TPD up to Life Assured's age 70 during the coverage term.

Additional coverage will be provided for death or TPD due to accident up to Life Assured's age 70 during the coverage term. Guaranteed Cash Payment (GCP) will be payable annually starting from the end of first policy year onwards.

This policy does not participate in sharing the profit of the Company.

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

This Policy covers:

(i) Death Benefit- the death benefit payable will be according to the table below:

Policy Year	Death Benefit
1 to 2	100% of total Basic Premium paid minus total Guaranteed Cash Payment (GCP) declared
3 onwards	Higher of: - RM ; OR - 105% of total Basic Premium paid minus total GCP declared.

**Note:**

- Any accumulated GCP as at event date less any indebtedness will be payable.

(ii) Total and Permanent Disability (TPD) Benefit- the TPD benefit payable will be according to the table below:

Policy Year	TPD Benefit
1 to 2	100% of total Basic Premium paid minus total GCP declared
3 onwards	Waive Basic Premium starting from next premium due date following the event date and GCP continue to be payable.

**Note:**

- Any accumulated GCP as at event date less any indebtedness will be payable upon the occurrence of TPD during the first 2 policy years.

- During the first two policy years, death or TPD benefit is payable once upon the occurrence of death or TPD, whichever is earlier. The policy will be terminated thereafter.

- TPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70.

- The maximum amount payable for TPD Benefit is RM 8 million per life for all policies issued on the same life.

(iii) Additional Accidental Death or Accidental TPD (ATPD) Benefit- additional RM will be payable.

**Note:**

- Additional accidental death or ATPD benefit will cease at the policy anniversary where the Life Assured has attained the age of 70.

- Additional accidental death or ATPD benefit is payable once upon the occurrence of accidental death or accidental TPD, whichever is earlier.

- The maximum additional amount payable upon accidental death or ATPD is RM10 million per life for all policies issued under Tokio Marine Life on the same life.

(iv) Guaranteed Cash Payments (GCP) amounting to a percentage of the Sum Assured will be payable annually until policy matures according to the table below:

End of Policy Year	Percentage of Sum Assured	Amount (RM)
1 to 10	10%	
11 to 20	20%	
21 to 51	30%	

You can choose to receive the GCP, OR to leave the GCP with the Company to accumulate with interest (which is non-guaranteed and subject to Company's declaration from time to time).

Please refer to the Sales Illustration for the GCP amount that you will receive every year.

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(v) Maturity Benefit- Any accumulated GCP less any indebtedness shall be paid together with the final installment of GCP.

(vi) Surrender Value- Cash value plus any accumulated GCP less any indebtedness will be payable.

This policy is also attached with the following rider(s)

Life Assured:

Life Term Cover Rider

Proposer:

Payor Term Cover Rider

Payor Premium Waiver Rider

Duration: Up to occurrence of death of Life Assured, TPD of Life Assured in first 2 policy years, surrender, termination, or maturity of the policy term of 51 years, whichever is earlier.

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

The Basic Premium that you have to pay may vary depending on our underwriting requirements.

- The estimated Basic Premium that you have to pay:
 

RM	annually
RM	semi-annually
RM	quarterly
RM	monthly

Basic Premium paying duration:    years.

**Please refer to page 2 of the sales illustration for the estimated total premium (inclusive of rider(s) premium) that you have to pay.**

Notes:

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period.
- The premium is guaranteed.

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

Except for Educational Institutions or Religious Organisations, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

- Commission will be borne by You and paid from the premium. Please refer to the commission for Basic Premium below:

Policy Year	Basic Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1		15.00%	
2		12.38%	
3		12.62%	
4		2.50%	
5		2.50%	
6		2.50%	
7		1.00%	
8		0.50%	
9		0.50%	
10		0.50%	
<b>Total</b>		<b>50.00%</b>	

### 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 (if any), and state your age correctly.
- Cooling Off period - you may cancel your Policy by written notification to us within fifteen (15) days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- Claim notification - written notification must be given to us within sixty (60) days from the date of death and six (6) months from the date of TPD.

**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?

- Death Benefit
  - suicide within one (1) year from the Issue Date or Reinstatement Date of the Policy, whichever is later.
- Total and Permanent Disability (TPD)
  - 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;
  - any form of Disability which existed at the Issue Date or Reinstatement Date of the Policy, whichever is later;
  - war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities; or
  - \*Pre-Existing Condition which existed prior to the Issue Date or Reinstatement Date of the Policy, whichever is later.

- 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 the Policy, whichever is later;
  - war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
  - \*Pre-Existing Condition which existed prior to the Issue Date or Reinstatement Date, 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 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 may lapse unless your policy has acquired cash value. The cash amount that the Company will pay you when you cancel the policy before the maturity period may be much lesser than the total amount of premium that you have paid.

#### 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', which is available at all our branches or you can obtain a copy from the sales representatives. Alternatively, you may visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact Us at:

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**Ground Floor, Menara Tokio Marine Life**  
**189, Jalan Tun Razak,**  
**50400 Kuala Lumpur.**

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**Website** : [www.tokiomarine.com](http://www.tokiomarine.com)

#### 10. Other similar types of cover available.

Please ask Us/ your sales representative 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 DISCUSS WITH THE AGENT 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**

**RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.**

The information provided in this disclosure sheet is valid as at 21/12/2022.

## PRODUCT DISCLOSURE SHEET

### Life Term Cover Rider

This is an insurance product

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

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

This rider pays a lump sum upon death or Total and Permanent Disability (TPD) before age 70 of the Life Assured during the rider coverage term, provided the policy is still in force.

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

This Rider covers:

Death/ Total and Permanent Disability (TPD)\* - RM

**\*Notes:**

- Life Assured who has attained age of 70 years will not be covered for Total and Permanent Disability Benefit.
- The maximum Total and Permanent Disability sum assured is RM8 million for all policies on the same life.

Please refer to the sales illustration for further details.

Duration: Up to occurrence of Life Assured's death, TPD, surrender, termination, cancellation, or the expiry of this rider term of      years, whichever is earlier.

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

The rider's premium that you have to pay may vary depending on our underwriting requirements.

- The estimated rider's premium that you have to pay:
 

RM	annually
RM	semi-annually
RM	quarterly
RM	monthly

Premium duration:      years.

Please refer to page 2 of the sales illustration for estimated total premium that you have to pay.

**Notes:**

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period.
- The premium rates illustrated are based on standard risk only. A loading on premium will be applicable to non-standard risk based on underwriting review and approval.
- The premium is guaranteed.

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

Except for Educational Institutions or Religious Organisations, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

- Commission will be borne by You and paid from the premium. Please refer to the commission for Life Term Cover Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1		19.70%	
2		15.05%	
3		15.25%	
4		4.17%	
5		4.17%	
6		4.16%	
<b>Total</b>		<b>62.50%</b>	

#### 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.
- Cooling Off period- you may cancel the rider by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- Claim notification- written notification must be given to us within sixty (60) days from the date of death and six (6) months from the date of TPD.

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

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

- Death
  - suicide within one (1) year from the Issue Date or Reinstatement Date of this Rider, whichever is later.
- Total and Permanent Disability (TPD)
  - 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;
  - 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;
  - violation of law or resistance to arrest; or
  - Pre-Existing Condition(s) that existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later.

**Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions.**

## 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 may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the Policy before the maturity period will be much less than the total amount of premium that you have paid.

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

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## 9. Where can I get further information?

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## 10. Other similar types of cover available.

Please ask Us/ sales representative for other similar types of plans offered by Us.

### IMPORTANT NOTE:

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## PRODUCT DISCLOSURE SHEET

### Payor Term Cover Rider

This is an insurance product

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

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

This rider pays a lump sum upon death or Total and Permanent Disability (TPD) before age 70 of the Proposer during the rider coverage term, provided the policy is still in force.

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

This Rider covers:

Death/ Total and Permanent Disability (TPD)\* - RM

##### \*Notes:

- Proposer who has attained age of 70 years will not be covered for Total and Permanent Disability Benefit.
- The maximum Total and Permanent Disability sum assured is RM8 million for all policies on the same life.

Please refer to the sales illustration for further details.

Duration: Up to occurrence of Proposer's death, TPD, surrender, termination, cancellation, or the expiry of this rider term of      years, whichever is earlier.

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

The rider's premium that you have to pay may vary depending on our underwriting requirements.

- The estimated rider's premium that you have to pay:
 

RM	annually
RM	semi-annually
RM	quarterly
RM	monthly

Premium duration:      years.

Please refer to page 2 of the sales illustration for estimated total premium that you have to pay.

##### Notes:

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period.
- The premium rates illustrated are based on standard risk only. A loading on premium will be applicable to non-standard risk based on underwriting review and approval.
- The premium is guaranteed.

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

Except for Educational Institutions or Religious Organisations, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

- Commission will be borne by You and paid from the premium. Please refer to the commission for Payor Term Cover Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1		19.70%	
2		15.05%	
3		15.25%	
4		4.17%	
5		4.17%	
6		4.16%	
<b>Total</b>		<b>62.50%</b>	

#### 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.
- Cooling Off period- you may cancel the rider by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- Claim notification- written notification must be given to us within sixty (60) days from the date of death and six (6) months from the date of TPD.

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

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

- Death
  - suicide within one (1) year from the Issue Date or Reinstatement Date of this Rider, whichever is later.
- Total and Permanent Disability (TPD)
  - 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;
  - 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;
  - violation of law or resistance to arrest; or
  - Pre-Existing Condition(s) that existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later.

**Note: This list is non-exhaustive. Please refer to the Policy contract for the full list of exclusions.**

## 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 may lapse unless your policy has acquired cash value. The cash amount that the insurance company will pay you when you cancel the Policy before the maturity period will be much less than the total amount of premium that you have paid.

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

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## 9. Where can I get further information?

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## 10. Other similar types of cover available.

Please ask Us/ sales representative for other similar types of plans offered by Us.

### IMPORTANT NOTE:

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## PRODUCT DISCLOSURE SHEET

### Payor Premium Waiver Rider

This is an insurance product

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

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

This rider waives the payment of all premiums of the basic policy and rider(s), if any, from the next premium payment due until the expiry of the premium payment term. It waives the payment of all premiums upon death, Total and Permanent Disability (TPD) before age 70 or diagnosis of any of the covered Dread Diseases of the Proposer.

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

This Rider covers:

- i. Death - waive the future premiums of the policy until the end of rider term;
- ii. Total and Permanent Disability (TPD)\* - waive the future premiums of the policy until the end of rider term;
- iii. Dread Disease - waive the future premiums of the policy until the end of rider term.

**\*Notes:**

- Proposer who has attained age of 70 years and above will not be covered for Total and Permanent Disability Benefit.

Duration: Up to occurrence of death, TPD, dread disease of Proposer, termination of basic policy, cancellation or expiry of this rider term of years, whichever is earlier.

The Dread Disease covered under this rider:

No.	Dread Disease	No.	Dread Disease
1.	Alzheimer's Disease/ Severe Dementia	25.	HIV Infection Due to Blood Transfusion
2.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	26.	Kidney Failure - requiring dialysis or kidney transplant
3.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	27.	Loss of Independent Existence
4.	Benign Brain Tumor - of specified severity	28.	Loss of Speech
5.	Blindness - Permanent and Irreversible	29.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
6.	Brain Surgery	30.	Major Organ/ Bone Marrow Transplant
7.	Cancer - of specified severity and does not cover very early cancers	31.	Medullary Cystic Disease
8.	Cardiomyopathy - of specified severity	32.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
9.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	33.	Multiple Sclerosis
10.	Chronic Autoimmune Hepatitis	34.	Muscular Dystrophy
11.	Chronic Relapsing Pancreatitis	35.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
12.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	36.	Paralysis Of Limbs
13.	Coronary Artery By-Pass Surgery	37.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
14.	Creutzfeldt-Jakob Disease	38.	Poliomyelitis
15.	Deafness - Permanent and Irreversible	39.	Primary Pulmonary Arterial Hypertension - of specified severity
16.	Ebola Hemorrhagic Fever	40.	Progressive scleroderma
17.	Elephantiasis	41.	Serious Coronary Artery Disease
18.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	42.	Severe Eisenmenger's Syndrome

19.	End-Stage Liver Failure	43.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
20.	End-Stage Lung Disease	44.	Surgery To Aorta
21.	Full-Blown AIDS	45.	Systemic Lupus Erythematosus with Severe Kidney Complications
22.	Fulminant Viral Hepatitis	46.	Terminal Illness
23.	Heart Attack - of specified severity	47.	Third Degree Burns - of specified severity
24.	Heart Valve Surgery		

Please refer to policy contract for detailed description of the Dread Disease covered under this rider.

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

The rider's premium that you have to pay may vary depending on our underwriting requirements.

- The estimated rider's premium that you have to pay:
 

RM	annually
RM	semi-annually
RM	quarterly
RM	monthly

Rider premium paying duration: rider's term of      years or up to death or Total and Permanent Disability (TPD) or diagnosis of Dread Disease of the Proposer.

\*Please refer to page 2 of sales illustration for the estimated total premium (inclusive of basic plan premium) that you have to pay.

Notes:

- The Policy provides a grace period of 30 days after each premium due date. Premium needs to be paid before the expiry of this period.
- The premium rates illustrated are based on standard risk only. A loading on premium will be applicable to non-standard risk based on underwriting review and approval.
- The premium rate for Death and Total and Permanent Disability Benefit is guaranteed but the premium rate for Dread Disease Benefit is not guaranteed after the first year

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

Except for Educational Institutions or Religious Organisations, the premium payable for policies owned by an organisation or policies assigned to an organisation shall be subject to Sales and Service Tax (SST) (if applicable).

- Commission will be borne by You and paid from the premium. Please refer to the commission for Payor Premium Waiver Rider below:

Policy Year	Rider Premium Paid (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
1		19.70%	
2		15.05%	
3		15.25%	
4		4.17%	
5		4.17%	
6		4.16%	
<b>Total</b>		<b>62.50%</b>	

## 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 the rider by written notification to us within 15 days after the delivery of policy document to you. The premiums that you have paid (less any medical fee incurred, if any) will be refunded to you.
- Premiums - we reserve the right to revise the premium rates of non-guaranteed dread disease component on policy anniversary date by notifying you of our decision at least ninety (90) days before the Policy Anniversary date.
- Waiting period - the eligibility for Dread Disease Benefit under the rider will only start:
  - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.
  - (ii) 30 days after the Issue Date/ Reinstatement Date of this rider, whichever is later, for all other Dread Disease.

**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?

- Death
  - suicide within one (1) year from the Issue Date or Reinstatement Date of this Rider, whichever is later.
- Total and Permanent Disability (TPD)
  - 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;
  - 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
  - Pre-Existing Condition(s) which existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later.
- Dread Disease
  - any illness or surgery other than diagnosis of or surgery for a Dread Disease covered under this Rider;
  - the signs or symptoms of the Dread Disease is manifested prior to the Waiting Period;
  - Pre-Existing Condition(s) which existed prior to the Issue Date or Reinstatement Date of this Rider, whichever is later;
  - the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency Virus (HIV) infection. We reserve the right to require the Policy Owner to undergo a blood test for HIV as a condition precedent to acceptance of any claim. The exception is when HIV Infection Due To Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection. For this purpose,
    - (i) the definition of AIDS shall be that used by the World Health Organization in 1987, or any subsequent revision by the World Health Organization of that definition.
    - (ii) infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.
  - congenital defect or disease, which was manifested or was diagnosed before the Policy Owner attains seventeen (17) years of age;
  - self-inflicted injury;
  - alcohol or drug abuse;
  - the Proposer is refuses to consent to treatment or defies the advice of a specialist physician;
  - the Proposer not surviving for at least thirty (30) days after the diagnosis of a Dread Disease.

**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 rider may lapse unless your basic life policy has acquired cash value and kept in force by its automatic non-forfeiture privilege.

## 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', which is available at all our branches or you can obtain a copy from the sales representatives. Alternatively, you may 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.**

**General Line : 03-2059 6188**

**Fax : 03-2162 8068**

**Customer Care Hotline : 03-2603 3999**

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

**Website : [www.tokiomarine.com](http://www.tokiomarine.com)**

## 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 AND DISCUSS WITH THE AGENT 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**

**RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.**

The information provided in this disclosure sheet is valid as at 21/12/2022.