

## PRODUCT DISCLOSURE SHEET

### Essential Cover 20

Read this Product Disclosure Sheet before you decide to take out the Essential Cover 20. Be sure to also read the general terms and conditions.

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

This policy offers insurance protection up to the end of policy term of 20 years with 10 years limited premium payment. It pays a lump sum death benefit if you die or suffer total and permanent disability (TPD). In the event of death due to accidental causes, an additional 100% of the sum assured is payable. In addition, all future premiums shall be waived upon diagnosis of any of the 36 specified dread diseases within the limited premium payment term. Upon maturity, 115% of total premium paid will be payable in one lump sum.

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

This policy provides guaranteed surrender value but will not vest until the policy has been in force for at least 1 full year.

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

This Policy covers:

Descriptions of Benefits	Plan 1	Plan 2	Plan 3
Death due to natural causes	RM25,000	RM50,000	RM75,000
Death due to accidental causes	RM50,000	RM100,000	RM150,000
Total and Permanent Disability*	RM25,000	RM50,000	RM75,000
Maturity Benefit	115% of total premium paid		
Diagnosis of Dread Disease	Waiver of Premium for first 10 policy years		

**\*Note:**

- Life Assured who has attained age of 65 years and above will not be covered for Total and Permanent Disability Benefit.
  - The maximum Total and Permanent Disability sum assured is subject to RM1 million per policy and RM2 million under all policies on the same life.
- Duration: Up to occurrence of premature death, TPD, or term of the contract of 20 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 the underwriting requirements of the insurance company:

- The estimated basic premium that you have to pay varies by plan type:

Age Band	Monthly Premium		
	Plan 1	Plan 2	Plan 3
18 to 24	61.20	93.60	126.40
25 to 29	67.20	105.30	142.90
30 to 34	78.20	124.20	171.90
35 to 39	97.30	166.50	236.40
40 to 44	122.40	220.00	317.00
45 to 49	144.20	267.30	390.00
50	174.90	332.00	415.90

- Premium duration: 10 years term.

**Note:**

- 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 is applicable to standard risks only.
- The premium rate is GUARANTEED.

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

Type	Amount	
Commission	<b>Policy Year</b>	<b>Proportion of Premium Deduction for Commission</b>
	1	10.00%
	2	2.50%
	3	2.50%
	4	2.50%
	5	2.50%
	6	2.50%
	7	2.50%
	8	2.50%
	9	2.50%
	10	2.50%
	<b>Total</b>	<b>32.50%</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. Otherwise, your policy may be invalidated and the premium shall be refunded without interest.
- Cooling-off period - you may cancel your policy 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) will be refunded to you.

**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 while sane or insane within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later.
  - Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
  - Pre-existing condition.
- Total and Permanent Disability
  - attempted suicide (whether sane or insane);
  - self-inflicted injury or injury sustained while under the influence of drugs or intoxicating 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 (TPD) which existed at the commencement or reinstatement of the policy.
  - Riot and civil commotion, strikes or terrorist activities;
  - Violation of law or resistance to arrest;
  - Acquired Immunodeficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- Dread Disease
  - Any pre-existing conditions in existence at the date of issue of the policy or at the date of any reinstatement - or revival, whichever is later.
  - Dread Disease is diagnosed within the thirty (30) days from the date of issue of this policy or the date of any reinstatement or revival, whichever is later.
  - Any Dread Disease resulting directly or indirectly from self-inflicted injuries, while sane or insane.

**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 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?

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 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)

## 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 SALES REPRESENTATIVES OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The information provided in this disclosure sheet is valid as at 25/11/2019.

**This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad [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.**