

PRODUCT DISCLOSURE SHEET
Essential Elite Guard

Read this Product Disclosure Sheet and be sure to also read the general terms and conditions.

1. What is this Product about ?

This is a non-participating term plan that is guaranteed renewable up to Life Assured's age 70. It provides insurance coverage for Death, and Accidental Total and Permanent Disability (ATPD). This product also provides Daily Hospital Cash Benefit and lump sum Intensive Care Unit (ICU) payment upon any hospital confinement due to Accident. This product does not participate in the profits of the Company.

2. What are the coverage / benefits provided?

This policy covers:

Descriptions of Benefits	Plan 1	Plan 2	Plan 3	Plan 4
*Death (All Causes)	RM 10,000	RM 20,000	RM 30,000	RM 50,000
Lump Sum Intensive Care Unit (ICU) payment (Hospital Confinement due to Accident)	RM 1,000	RM 2,000	RM 3,000	RM 5,000
Daily Hospital Cash Benefit due to Accident (maximum 90 days)	RM 100	RM 200	RM 300	RM 500
Additional Accidental Death Benefit	RM 30,000	RM 60,000	RM 90,000	RM 150,000
Accidental Total and Permanent Disability (ATPD)	RM 40,000	RM 80,000	RM 120,000	RM 200,000
No Claim Discount (NCD)	5% discount on undiscounted premium and incremental of 5% (Subject to maximum of 25% of the undiscounted premium) for every year if there is no claim in the previous Policy Year**.			

*If Death (All causes) occurs within the first 2 policy year, Death Benefit will equal to total premium paid up-to-date.

**NCD will be applied on the renewal premium starting from the 2nd policy year onwards if there is no claim submitted and approved in the previous Policy Year. Once a claim has been submitted and approved, then You will have to pay full premium without discount on the subsequent renewal year. In the event where no claim is made during the subsequent renewal year, NCD will restart at 5% again.

Note:

- Any additional Accidental Death/ ATPD benefit payable to the same Life Assured under Us shall not exceed RM 1 million per life limit.

Coverage Duration: Up to Life Assured's age of 70 years old next birthday, cancellation of policy or upon occurrence of Death or ATPD of the Life Assured, whichever is earlier.

3. How much premium do I have to pay?

The premium that You have to pay varies by plan type:

Plan Type	Plan 1	Plan 2	Plan 3	Plan 4
Monthly Premium(RM)	RM 68	RM 118	RM 168	RM 268

Premium payment duration: Up to Life Assured's age 70 years old next birthday, termination or cancellation of policy or upon occurrence of Death or ATPD of the Life Assured, whichever is earlier.

Note:

- This policy provides a grace period of 30 days after each premium due date for the premium to be paid in. Premium needs to be paid before the expiry of the grace period.

- The premium payable is not guaranteed and subject to change depending on Our claims experience or other relevant factors. We reserve the right to revise the premium payable at the time of renewal by giving You a 90-day prior written notice. The premium for this plan is not subject to Goods and Services Tax (GST).

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

Types	Amount
Comissions	Up to 10% of premium received (net of NCD, if any)

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 - this policy may be cancelled by written request and by the return to Us of this policy document within fifteen (15) days after the delivery of the policy to You. We will refund any premium that You have paid in respect of this policy, without interest, less any medical expenses incurred by Us (if any) in issuing this policy and your policy shall be cancelled accordingly.
- The policy shall only commence upon successful deduction of required premium.
- Claim notification - written notification must be given to Us within 60 days from the date of death and 6 months from the date of ATPD. For Daily Hospital Cash and ICU benefits, written notification has to be given to Us before to next renewal year.
- Replacement of policy - replacement of Your policy with the new one may not advantageous. The new terms and conditions of the new policy may be applied if the current health status is less favorable to the new insurer. If You intend to do so, We recommend that You consult Us/ sales representative before making final decision.

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

This is an illustration only (E. & O.E)

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6. What are the major exclusion under this policy?

- Death Benefit :

The Death Benefit shall not be payable for death of the Life Assured resulting from:

- suicide while sane or insane within 1 year from the issue date or reinstatement date, whichever is later; or
- Acquired Immune-Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV); or

- Additional Accidental Death Benefit, Accidental Total and Permanent Disability, Lump Sum Intensive Care Unit (ICU) payment (Hospital Confinement due to Accident) or Daily Hospital Cash Benefit due to Accident:

The Additional Accidental Death Benefit, Accidental Total and Permanent Disability, Lump sum Intensive Care Unit (ICU) payment (Hospital Confinement due to Accident) or Daily Hospital Cash Benefit due to Accident shall not be payable if the death, total and permanent disability or Hospital Confinement resulting from directly or indirectly, wholly or partly by:

- any form of illness or disease due to non-accidental causes; or
- suicide or attempted suicide (whether sane or insane); or
- self-inflicted injury or injury sustained while under the influence of drugs or intoxicating alcohol; or
- injury sustained while engaging in hazardous speed or endurance contest; or
- 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); or
- submarine voyage; or
- military, police, naval or aeronautical service; or
- violation of law or resistance to arrest; or
- any form of disability (TPD) which existed at the commencement or reinstatement of the Policy, whichever is later; or
- war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities; or
- Hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound); or
- poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

Additionally, no benefit shall be payable for any covered event that occurs prior to Us receiving the first full premium required.

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

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, the coverage will be provided until the day before the next premium due.

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 medical and health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', available at all our branches or You can obtain a copy from the sales representative or visit www.insuranceinfo.com.my.

If You have any enquiries, please contact us at:

Tokio Marine Life Insurance Malaysia Bhd.

(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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 Medical and Health Insurance cover available.

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

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. 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 23/02/2016.

This insurance plan is underwritten by Tokio Marine Life 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.