

## PRODUCT DISCLOSURE SHEET

### Essential PrimeBuilder

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

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

Essential PrimeBuilder is a 8 years limited pay non-participating plan that provides insurance coverage up to Life Assured's age 88. Starting from the end of 5th policy year, Guaranteed Cash Payment (GCP) will be payable annually at the end of policy year until policy maturity or a claim upon death/ Total and Permanent Disability (TPD), or policy surrender, whichever is earliest.

Upon Death or TPD of Life Assured, an amount equivalent to the basic sum assured or total unpaid GCPs, whichever is higher, will be payable in one lump sum. In addition, if the TPD suffered by the Life Assured is due to accidental cause, an additional 100% of total unpaid GCP will be payable on top of the TPD benefit.

This policy does not participate to share the profit of the Company.

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

This Policy covers:

- i. Death - higher of total unpaid Guaranteed Cash Payments or Basic Sum Assured; and  
- accumulated GCPs (if any).
- ii. Total and Permanent Disability (TPD)\* - higher of total unpaid Guaranteed Cash Payments or Basic Sum Assured; and  
- accumulated GCPs (if any).
- iii. Accidental Total and Permanent Disability (ATPD)\* - additional 100% of total unpaid Guaranteed Cash Payments if TPD is due to accidental cause;
- iv. Guaranteed Cash Payments (GCP) - RM annually from end of 5th to 14th policy year and then increase to;  
- RM from end of 15th policy year onwards.
- v. Surrender - cash value plus accumulated GCPs (if any);
- vi. Maturity Benefit - final GCP plus accumulated GCP (if any).

#### \*Notes:

- TPD & ATPD benefits will cease at the policy anniversary where the Life Assured has attained the age of 65 years.
- TPD benefit is subject to maximum RM3 million per life for all non-credit related policies under Tokio Marine Life Insurance Malaysia Bhd.
- ATPD benefit is subject to maximum RM2 million per life aggregated under all non-credit related policies with Tokio Marine Life Insurance Malaysia Bhd.
- This policy will only acquire Cash Value provided the policy has been in force for 3 full years and the premium(s) due has been paid in full.

Duration: Up to occurrence of death/TPD of Life Assured, surrender, maturity of the Policy, 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 < Premium Amount >

Basic premium paying duration: 8 years, until Life Assured's age next birthday.

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

#### Notes:

- This policy provides a grace period of 30 days, which gives you additional period of time after the premium due date for the payment of premium.
- The premium rates illustrated are based on standard risk only. A loading on premium will be applicable to non-standard risk based on our underwriting review and approval.
- The premium rate for this product is GUARANTEED.

#### 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 (if any), and state your age correctly.
- Cooling Off Period - you may cancel the policy by a written request and returning us the policy document within fifteen (15) days after the delivery of policy to you. Upon cancellation of the policy, we shall refund you the premium you have paid, less any medical fee incurred.
- 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.**

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

Prepared By:

Date Printed:

Version 4.5

Tokio Marine  
Life Insurance Malaysia Bhd.

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

- Death Benefit
  - suicide while sane or insane within 1 year from the Issue Date or Reinstatement Date of the policy, whichever is later; or
  - Acquired Immune-Deficiency Syndrome (AIDS) or infection by any Human Immunodeficiency Virus (HIV).
- Total and Permanent Disability (TPD)
  - 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 status 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, whichever is later;
  - riot and civil commotion, strikes or terrorist activities;
  - violation of law or resistance to arrest;
  - Pre-Existing Conditions\*.
- Accidental Total and Permanent Disability (ATPD)
  - any form of illness or disease due to non-accidental causes; 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 and TPD which existed at the commencement or reinstatement of the policy, whichever is later; or
  - war declared or undeclared, riot and civil commotion, strikes or terrorist activities; or
  - Pre-Existing Conditions\*; or
  - 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. A Life Assured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- a) the Life Assured had received or is receiving treatment;
- b) medical advice, diagnosis, care or treatment has been recommended;
- c) clear and distinct symptoms are or were evident; or
- d) 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:

**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](mailto:customercare@tokiomarinelife.com.my)**

#### 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 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.

The information provided in this disclosure sheet is valid as at 31/07/2018.