

PRODUCT DISCLOSURE SHEET
Group Mortgage Reducing Term Assurance (HPEL)

(Read this Product Disclosure Sheet before you decide to take up Group Mortgage Reducing Term Assurance (HPEL). Be sure to also read the general terms and conditions.)

1. What is this product about?

This plan offers insurance protection up to the end of the policy term of 10 years for Life Assured who has been granted a mortgage loan by the financial institution and wishes to generate protection against a contingencies to repay any outstanding mortgage loan.

It pays a lump sum of Applicable Sum Assured upon death or Total and Permanent Disability (TPD) during the term of the cover. Additional 20% of the Applicable Sum Assured is payable upon accidental death. The coverage of this plan is reducing throughout the cover term.

This plan does not participate in the profits of the Tokio Marine Life Insurance Malaysia Bhd (the Company/We/Our/Us).

This plan is also attached with the following riders:

- Family Income Benefit Rider
- No rider is attached

2. What are the covers / benefits provided?

This plan covers:

- Death - Initial Sum Assured as shown below and is reducing throughout the coverage term; or
 - GMRTA (HPEL) only (with Financing) <Sum Assured>
 - GMRTA (HPEL) only (without Financing) <Sum Assured>
 - GMRTA (HPEL) with Family Income Benefit Rider (with Financing) <Sum Assured>
 - GMRTA (HPEL) with Family Income Benefit Rider (without Financing) <Sum Assured>
- Total and Permanent Disability* - Initial Sum Assured as shown below and is reducing throughout the coverage term.
 - GMRTA (HPEL) only (with Financing) <Sum Assured>
 - GMRTA (HPEL) only (without Financing) <Sum Assured>
 - GMRTA (HPEL) with Family Income Benefit Rider (with Financing) <Sum Assured>
 - GMRTA (HPEL) with Family Income Benefit Rider (without Financing) <Sum Assured>
- Accidental Death - Additional 20% of the Applicable Sum Assured will be payable in one lump sum upon accidental death.

*Notes:

- Life Assured who has attained the age of 65 years will not be covered for TPD Benefit.
- The maximum limit for TPD Benefit is RM 8 million under all policies on the same Life Assured.

Duration: Up to occurrence of death, TPD, surrender or term of the contract of 10 years, whichever is earlier.

The rider covers:

- Family Income Benefit Rider - Additional one percent (1.00%) of the Initial Sum Assured is payable every month, for a period of twelve (12) consecutive months upon death or TPD of the Life Assured.
- No rider is attached.

3. How much premium do I have to pay?

The single premium that you have to pay may vary depending on the underwriting requirements of the Company:

- The estimated single premium that you have to pay:
 - GMRTA (HPEL) only (with Financing) <Premium>
 - GMRTA (HPEL) only (without Financing) <Premium>
 - GMRTA (HPEL) with Family Income Benefit Rider (with Financing) <Premium>
 - GMRTA (HPEL) with Family Income Benefit Rider (without Financing) <Premium>

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

Sales representative commission:
10% of Single Premium

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 request to cancel your insurance cover, within fifteen (15) days after the delivery of the Certificate of Insurance to you, via the Policy Owner (financial institution) and return the Certificate of Insurance to the Company. The Policy Owner shall immediately inform the Company to cancel the insurance cover.
The Company shall refund the premium paid less medical fee incurred (if any).

Note: This list is non-exhaustive. Please refer to the Certificate of Insurance/ Master Policy for the terms and conditions under this cover.

6. What are the major exclusions under this plan?

No Benefit shall be payable for:

- **Death**
 - Suicide within one (1) year after the Effective Date of Insurance; or
 - Current pregnancy conditions at the Effective Date of Insurance, which includes abortion, miscarriage or any complications arising therefrom known to the Life Assured.
- **Total and Permanent Disability**
 - 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 hunting, mountaineering, scuba diving and hazardous sports or any 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;
 - the Life Assured being involved in criminal activities;
 - Riots and civil commotions or strikes of war, war like activities, revolution, acts of terrorism;
 - Military, police, naval or aeronautical service;
 - Any form of disability which existed at the Effective Date of Insurance;
 - Current pregnancy conditions at the Effective Date of Insurance, which includes abortion, miscarriage or any complications arising therefrom known to the Life Assured or;
 - Nuclear energy reactions, radiation and contamination.
- **Accidental Death**
 - 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 hunting, mountaineering, scuba diving and hazardous sports or any 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;
 - the Life Assured being involved in criminal activities;
 - Restoration of public order or making any arrest as an officer of law;
 - Any form of disability which existed at the Effective Date of Insurance;
 - Riots and civil commotions or strikes of war, war like activities, revolution, acts of terrorism;
 - Pre-Existing Conditions;
 - 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)

Note: This list is non-exhaustive. Please refer to the Certificate of Insurance / Master Policy contract for the full list of exclusions.

7. Can I cancel my plan?

The financial institution where you obtain mortgage loan from will be the Policy Owner of this plan. The Policy Owner has the right to surrender the plan for Cash Surrender Value (if any). If you opt to settle your loan by full repayment on an earlier date than the original expiry date, you can request the Policy Owner to surrender the plan for Cash Surrender Value (if any) or continue the coverage for the remaining term of the original duration of coverage. Please note that the Cash Surrender Value will be lesser than the amount of single 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', 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.
Ground Floor, Menara Tokio Marine Life
189, Jalan Tun Razak,
50400 Kuala Lumpur.
Tel: 03-2603 3999
Fax: 03-2161 6068
Customer Service Hotline: 03-2603 3999
E-mail: customercare@tokiomarinelife.com.my

10. Other similar types of cover available.

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

IMPORTANT NOTE:

YOU MUST ENSURE THAT YOUR CREDIT LIABILITY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE 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 <Date>.