



PRODUCT DISCLOSURE SHEET

RHB Treasure 20

This is an insurance product

Read this Product Disclosure Sheet before you decide to take up RHB Treasure 20. Be sure to also read the general terms and conditions.

1. What is this product about?

This is a limited 10 pay 20 years non-participating endowment plan that provides insurance coverage upon Death or Total and Permanent Disability (TPD) and additional coverage on Accidental Death. This plan also provides additional coverage on Death due to Mosquito Borne Disease, Hospitalisation due to Motor Vehicle Accident during Festive Season and waives future premiums of the policy upon diagnosis of any of the Critical Illnesses (CI) covered during the premium payment term. Upon maturity, 118% of the total premium paid will be payable in one lump sum.

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

2. What are the covers / benefits provided?

This Policy covers:

- Death/ TPD Benefit - <Sum Assured>, less indebtedness (if any)
- Additional Accidental Death Benefit (any accidental causes other than Public Conveyance) - <Sum Assured>
- Additional Accidental Death Benefit (while commuting in Public Conveyance) - <200% of Sum Assured>
- Additional Death Benefit due to Mosquito Borne Disease (Dengue, Malaria, Zika, Chikungunya or Japanese Encephalitis) - <10% of Sum Assured>
- Hospitalisation due to Motor Vehicle Accident during Festive Season - lump sum payment of <1% of Sum Assured>
- Maturity Benefit - 118% of Total Premium Paid, less indebtedness (if any)
- The Annualised return (net gain/loss) is the estimated average investment return on the survival/savings benefits that you will receive over the period of the policy until its maturity with respect to the premium that you paid. The actual annualised return of your policy can only be determined when your policy matures.

Your Annualised Return (net gain/loss) if held the policy to maturity is:

Guaranteed Benefits : <Annualised Return> % p.a.

The premiums that you pay contribute to both the savings and protection elements of the product, e.g. death benefits. If you are looking for financial products with savings element, you may wish to compare annualised returns of this policy with the effective returns of other investment alternatives.

- Waiver of Premium upon diagnosis of any Critical Illness covered during the premium payment term.

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The Critical Illness covered under this Policy:

No.	Critical Illness	No.	Critical Illness
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 critical illnesses covered under this Policy.

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Note:

- The maximum amount payable for TPD Benefit is RM 8 million per life for all policies and riders issued on the same life.
- The maximum additional amount payable upon Accidental Death is RM10 million per life for all policies and riders issued on the same life.
- Hospitalisation due to Motor Vehicle Accident during Festive Season is payable once per lifetime only.
- Motor Vehicle Accident is referring to a road Accident that occurs while the Life Assured is in a motor vehicle which is licensed for use on roads with a valid registration plate.
- Festive Season is referring to the following festivities declared by the Malaysian Government:
 - (a) First day and second day of Chinese New Year;
 - (b) First day and second day of Hari Raya Aidilfitri;
 - (c) First day of Deepavali;
 - (d) First day of Christmas;
 - (e) First day and second day of Gawai Dayak Festival;
 - (f) First day and second day of Harvest Festival; and
 - (g) Two (2) days immediately before and after the aforementioned festivities.

Coverage duration: 20 years, or upon the occurrence of death/TPD of Life Assured, maturity, termination, lapsing or surrender of the Policy, whichever is earlier.

3. How much premium do I have to pay?

- The estimated basic premium that you have to pay: RM <Premium Amount>
- Premium payment term: 10 years.

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 payable is GUARANTEED.

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

Commission will be borne by you and paid from the premium. Please refer to the following table:

Policy Year	Premium Paid (RM)	Proportion of Premium Deduction for Commission (%)	Actual Amount of Premium Deduction for Commission (RM)
1	<premium amount>	10.00%	<commission amount>
2	<premium amount>	2.50%	<commission amount>
3	<premium amount>	2.50%	<commission amount>
4	<premium amount>	2.50%	<commission amount>
5	<premium amount>	2.50%	<commission amount>
6	<premium amount>	2.50%	<commission amount>
7	<premium amount>	2.50%	<commission amount>
8	<premium amount>	2.50%	<commission amount>
9	<premium amount>	2.50%	<commission amount>
10	<premium amount>	2.50%	<commission amount>
Total	<total premium paid>	32.50%	<total commission>

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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 your policy by returning the policy 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.
- The policy shall only commence upon successful premium collection by Us.
- Claim notification - written notice must be given to us within 60 days from the date of death and 6 months from the date of TPD/CI. For Hospitalisation due to Motor Vehicle Accident during Festive Season, written notice must be given to us within 30 days from the hospitalisation date.
- Waiting Period:
 - Additional Death Benefit due to Mosquito Borne Diseases : 90 days from the issue date or reinstatement date of the Policy, whichever is later.
 - Critical Illness:
 - Cancer, Coronary Artery By-Pass Surgery, Heart Attack, Other Serious Coronary Artery Disease: 60 days from the issue date or reinstatement date of the Policy, whichever is later.
 - Other Critical Illnesses: 30 days from the issue date or reinstatement date of the Policy, whichever is later.
- Replacement of policy - Replacement of your policy with a new one may not be advantageous. If you intend to do so, we recommend that you consult your sales representative/Us.

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

6. What are the major exclusions under this policy?

Death Benefit

- Death due to suicide, while sane or insane, within one (1) year from the Issue Date or Reinstatement Date of the Policy, whichever is later.

Total and Permanent Disability Benefit

- 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, terrorist activities; or
- pre-existing condition which existed prior to the Issue Date or Reinstatement Date of the Policy, whichever is later.

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Accidental Death Benefit

- 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;
- war declared or undeclared, revolution, riot and civil commotion, strikes, terrorist activities;
- pre-existing condition which existed prior to the Issue Date or Reinstatement Date of the Policy, 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).

Death due to Mosquito-Borne Disease (Dengue, Malaria, Zika, Chikungunya or Japanese Encephalitis)

- The signs and symptoms of the disease is manifested prior to or within ninety (90) days from the Issue Date or Reinstatement Date of the Policy, whichever is later.

Hospitalisation due to Motor Vehicle Accident during Festive Season

- Hospitalisation of the Life Assured is outside of Malaysia;
- Motor Vehicle Accident happens during non Festive Season;
- Motor Vehicle Accident happens outside of Malaysia;
- Motor Vehicle Accident occurs while the Life Assured is neither the driver nor the passenger during the occurrence of the event;
- 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;
- 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;
- war declared or undeclared, revolution, riot and civil commotion, strikes, terrorist activities;
- pre-existing condition which existed prior to the Issue Date or Reinstatement Date of the Policy, 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).



Critical Illness

- any illness or surgery other than diagnosis of or surgery for a critical illness as defined herein;
- the signs or symptoms of the Critical Illness defined is manifested prior to or within:
 - within sixty (60) days for Cancer, Coronary Artery By-Pass Surgery, Heart Attack, Other Serious Coronary Artery Disease; or
 - within thirty (30) days for all other Critical Illnesses;from Issue Date or Reinstatement Date of this Policy, whichever is later;
- the Critical Illness arises directly or indirectly from a Pre-existing condition as defined, which existed prior to the Issue Date or Reinstatement Date of this Policy, whichever is later.
- the Critical Illness, where in Our opinion, was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-Deficiency Virus (HIV) infection. We reserve the right to require the Life Assured 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 as defined:
 - 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.
 - 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.
- to a congenital defect or disease, which was manifested or was diagnosed before the Life Assured attains seventeen (17) years of age next birthday;
- self-inflicted injury;
- alcohol or drug abuse; or
- the Life Assured is refusing to consent to treatment or defying the advice of a specialist physician; or
- the Life Assured did not survive for at least thirty (30) days after the diagnosis of a Critical Illness.

*Pre-existing conditions shall mean disabilities that the individual has reasonable knowledge of. An individual may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the individual 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 value less any indebtedness that the 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, as per the table below:

End of Policy Year	Premium Paid at Beginning of Year (RM)	Total Premium Paid (RM)	Guaranteed Cash Value (% of Total Premium Paid)	Guaranteed Cash Value (RM)
1	<premium amount>	<total premium paid>	0%	<Guaranteed Cash Value>
2	<premium amount>	<total premium paid>	0%	<Guaranteed Cash Value>
3	<premium amount>	<total premium paid>	30%	<Guaranteed Cash Value>
4	<premium amount>	<total premium paid>	40%	<Guaranteed Cash Value>
5	<premium amount>	<total premium paid>	45%	<Guaranteed Cash Value>
6	<premium amount>	<total premium paid>	50%	<Guaranteed Cash Value>
7	<premium amount>	<total premium paid>	55%	<Guaranteed Cash Value>
8	<premium amount>	<total premium paid>	60%	<Guaranteed Cash Value>
9	<premium amount>	<total premium paid>	65%	<Guaranteed Cash Value>
10	<premium amount>	<total premium paid>	70%	<Guaranteed Cash Value>
11	-	<total premium paid>	75%	<Guaranteed Cash Value>
12	-	<total premium paid>	80%	<Guaranteed Cash Value>
13	-	<total premium paid>	85%	<Guaranteed Cash Value>
14	-	<total premium paid>	90%	<Guaranteed Cash Value>
15	-	<total premium paid>	95%	<Guaranteed Cash Value>
16	-	<total premium paid>	100%	<Guaranteed Cash Value>
17	-	<total premium paid>	100%	<Guaranteed Cash Value>
18	-	<total premium paid>	105%	<Guaranteed Cash Value>
19	-	<total premium paid>	110%	<Guaranteed Cash Value>
20	-	<total premium paid>	118%	<Guaranteed Cash Value>

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 and/or medical and health insurance, please refer to the *relevant insuranceinfo* booklet, which is available at all our branches or you can obtain a copy from a 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.

General Line : 03-2059 6188

Fax : 03-2162 8068

Customer Care Hotline : 03-2603 3999

E-mail : customercare@tokiomarinelife.com.my

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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 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 12/12/2022.

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