



PRODUCT DISCLOSURE SHEET  
Personal Smart Shield

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

1 What is this product about?

This is a non-participating plan that offers insurance protection of <term> year(s) for Life Assured who has obtained a personal loan from the financial institution. It pays a lump sum benefit upon Death or Total and Permanent Disability (TPD) during the term of the Life Assured's insurance coverage under this policy.

The benefits covered will reduce throughout the term of the Life Assured's insurance coverage under this policy.  
This plan does not participate in the profits of Tokio Marine Life Insurance Malaysia Bhd ("the Company").

2 What are the covers / benefits provided?

The Certificate of Insurance provides a total initial Sum Assured of RM <Amount>, where the Life Assured is covered for:

- Death Benefit - RM <Amount> ; or
- Total and Permanent Disability (TPD) Benefit\* - RM <Amount>

which reduces throughout the coverage term as stated in the Certificate of Insurance.

**\*Note**

- TPD benefit will cease at the end of policy year immediately following the Life Assured's attainment of age 65 nearest birthday.
- The maximum limit for TPD Benefit is RM 8,000,000 per life under all policies on the same Life Assured.
- In the event of Death/TPD occurred due to non-accidental causes within the first 6 months from the Effective Date of Insurance, only the total premium paid will be refunded.
- The benefit payable may be lesser than the outstanding loan amount.

Coverage Duration: Up to termination of the Life Assured's Certificate of Insurance, Death or TPD, whichever is earlier.

3 How much premium do I have to pay?

The single premium that the Life Assured have to pay may vary depending on the underwriting requirements (if any) of the Company.

The estimated single premium that the Life Assured have to pay : RM <Amount>

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

- Sales representative commission

Commission will be borne by the Life Assured and paid from the premium. Please refer to the commission for the Single Premium based on plan below:

Plan	Single Premium (RM)	Commission Payable	
		Percentage of Premium (%)	Actual Amount (RM)
Personal Smart Shield	RM <Amount>	10%	RM <Amount>

5 What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - Life Assured must disclose all material facts such as medical condition, and state Life Assured's age correctly.
- Cooling Off period - Life Assured may request to cancel Life Assured's insurance cover, within fifteen (15) days after the delivery of the Certificate of Insurance to Life Assured, 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 plan. A copy of the Master Policy may be obtained from the Company.

6 What are the major exclusions under this policy?

No benefit shall be payable for:

**Death**

- (a) suicide within one (1) year after the Effective Date of Insurance; or
- (b) current pregnancy conditions at the Effective Date of Insurance, which includes abortion, miscarriage or complications therefrom known to the Life Assured.



**Death due to Accidental Causes within the first 6 months from the Effective Date of Insurance**

- (a) any form of illness or disease due to non-accidental causes;
- (b) attempted suicide (whether sane or insane);
- (c) self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
- (d) injury sustained while engaging in hazardous pursuits, speed or endurance contest
- (e) 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);
- (f) submarine voyage;
- (g) military, police, naval or aeronautical service;
- (h) violation of law or resistance to arrest;
- (i) restoration of public order or making any arrest as an officer of law;
- (j) war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
- (k) Pre-Existing Condition(s)\* which existed prior to the Effective Date of Insurance;
- (l) hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accident cut or wound); or
- (m) poison, gas, fumes (voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled).

**Total and Permanent Disability (TPD)**

- (a) attempted suicide (whether sane or insane);
- (b) self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
- (c) injury sustained while engaging in hazardous speed or endurance contest;
- (d) 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);
- (e) submarine voyage;
- (f) the Life Assured being involved in criminal activities;
- (g) war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
- (h) military, police, naval or aeronautical service;
- (i) any form of disability which existed at the Effective Date of Insurance;
- (j) current pregnancy conditions at the Effective Date of Insurance, which includes abortion, miscarriage or any complications arising therefrom known to the Life Assured; or
- (k) nuclear energy reactions, radiation and contamination.

**Total and Permanent Disability (TPD) due to Accidental Causes within the first 6 months from the Effective Date of Insurance**

- (a) any form of illness or disease due to non-accidental causes;
- (b) attempted suicide (whether sane or insane);
- (c) self-inflicted injury or injury sustained while under the influence of drugs or alcohol;
- (d) injury sustained while engaging in hazardous pursuits, speed or endurance contest;
- (e) 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);
- (f) submarine voyage;
- (g) military, police, naval or aeronautical service;
- (h) violation of law or resistance to arrest;
- (i) any form of disability which existed at the Effective Date of Insurance;
- (j) restoration of public order or making any arrest as an officer of law;
- (k) war declared or undeclared, revolution, riot and civil commotion, strikes or terrorist activities;
- (l) Pre-Existing Condition(s)\* which existed prior to the Effective Date of Insurance;
- (m) hernia, ptomaines or bacterial infection (except pyogenic infection which shall occur with and through an accident cut or wound); or
- (n) 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 of. A Life Assured may be considered to have reasonable knowledge of a pre-existing condition where the condition is one for which:

- the Life Assured 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 Certificate of Insurance / Master Policy for the full list of exclusions under this plan. A copy of the Master Policy may be obtained from the Company.

**7 Can I cancel my policy?**

The insurance cover under this policy can be cancelled for Surrender Value. Upon early loan settlement, the Life Assured's coverage will continue for the remaining term of the original duration of coverage, unless otherwise instructed by Life Assured to the Policy Owner to surrender the plan.

Please note that the Surrender Value (if any) will be lesser than the amount of Single Premium that Life Assured have paid.

Tokio Marine Life Insurance Malaysia Bhd. [199801001430 (457556-X)]  
Ground Floor, Menara Tokio Marine Life,  
189, Jalan Tun Razak, 50400 Kuala Lumpur.  
General Line : (603) 2059 6188 Fax : (603) 2162 8068 Customer Care Hotline : (603) 2603 3999  
Website : tokiomarine.com

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**8 What do I need to do if there are changes to my contact details?**

It is important that Life Assured inform the Company of any change in contact details to ensure that all correspondences reach Life Assured in a timely manner.

**9 Where can I get further information?**

Should Life Assured require any additional information, please visit our website at [www.tokiomarine.com](http://www.tokiomarine.com).

If Life Assured have any enquiries, please contact the Company 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.**

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

**IMPORTANT NOTE:**

**YOU MUST ENSURE THAT YOUR CREDIT LIABILITY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

The benefit(s) payable under eligible certificate of insurance is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

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.

The information provided in this disclosure sheet is valid as at 19-April-2024.