



TokioMarine-MedicDefender¹

Schedule of Benefits (in Ringgit Malaysia)

Benefits	Plan 1	Plan 2
Daily Hospitalisation Income Benefit (Per day, payable upon hospitalisation confinement in government hospital for at least 24 hours);		
a. Normal Ward - claimable up to a maximum of 45 days per year	80	180
b. Intensive Care Unit - claimable up to a maximum of 30 days per year	160	360
c. Overseas Hospitalisation - claimable up to a maximum of 15 days per year	240	540
Ambulance Fee Reimbursement (Per year)	200	400
Overseas Repatriation Reimbursement Benefit	Up to 10,000	Up to 20,000

What is TokioMarine-MedicDefender?

- Non-participating medical plan which provides daily allowance upon hospital confinement in government hospital, reimbursement of ambulance fee and expenses for overseas repatriation
- 50% of total premium paid minus any amount paid on claims made previously is payable at the end of policy term.

Why TokioMarine-MedicDefender?

- An affordable Hospital Income plan
- Level premium to be paid

Quick View:

Eligibility

For 18 to 60 years old next birthday

Plan Type

Plan 1 or Plan 2

Coverage Term & Premium Payment Term

10 years; 20 years; 30 years

Income Tax Relief

Up to RM 3,000 under "Medical Insurance" category subject to approval by the Inland Revenue Board

This is a self-service product and is distributed with no intermediaries. No sales representative or agent is involved.

Important Notes:

1. This flyer is strictly meant to be for general information and reference only. It does not constitute a contract of insurance. Please refer to the Product Disclosure Sheet (PDS) for detailed benefits, exclusions, terms and conditions before deciding on your purchase of this plan.
2. You should satisfy yourself that this plan suits your needs and the amount of premium payable under this plan is the amount that you can afford.
3. You have 15 days to review your policy from the date of the electronic delivery of the policy document to your email address. If for any reason you decide not to continue with the policy, you may cancel your policy by submitting a written request to us within the 15 days period for a refund of the full premium paid. If you choose to cancel this policy after 15 days, no premium paid shall be refunded.
4. Tokio Marine Life Insurance Malaysia Bhd. is licensed under the Financial Service Act 2013 and regulated by Bank Negara Malaysia.
5. The premium rate is not guaranteed. We reserve the right to revise the applicable rate by giving you a 90 days advance notice.



Frequently Asked Questions (FAQ)

1. What does level premium mean?

Level premium means that your premium to be paid will remain unchanged from the time you purchase this policy and for the entire duration of your policy coverage term unless notified by Tokio Marine Life Insurance Malaysia Bhd ("TMLM").

The premium rate is not guaranteed. We reserve the right to revise the rate applicable by giving 90 days advance notice. Revised premium rate will take effect from the next policy anniversary onwards.

Annual Premium Rate			
Term	Age Next Birthday	Plan 1	Plan 2
10	18-35	162	270
	36-50	270	498
	51-60	420	810
20	18-35	180	300
	36-50	300	540
30	18-35	210	330
	36-40	330	570

2. Will my policy acquire any cash value or maturity value?

Your policy will not acquire any cash value or maturity value. However, at the end of policy term, we will pay you 50% of the total premium paid less any amount paid on claims made under this plan as a Healthy Reward.

3. Can I still claim the Ambulance Fee Reimbursement Benefit if another insurer has already paid for my ambulance fees?

Ambulance fees that have been paid for will not be claimable under any other form of reimbursement insurance. However, if there is any balance of outstanding ambulance fees that you have not been reimbursed for, you may submit a claim to us for us to assess its eligibility.

4. What is Overseas Repatriation Benefit Reimbursement?

If death happens while travelling outside Malaysia, we will reimburse the expenses of transportation of the Life Assured's mortal remains from the place of death to Malaysia up to the benefit as stated in the Schedule of Benefit based on the selected plan.

5. How can I make a claim?

The Claimant may submit the claim form directly to the nearest TMLM branch or through online claim via our customer portal (e-Claims). Proof of claim must be accepted and approved by TMLM to facilitate the policy's benefit directly to the appropriate party. For more details on our claim procedures, you may refer to:

<https://www.tokiomarine.com/my/en/personal/claims-center.html>

6. How many TokioMarine-MedicDefender policies can I buy?

You can purchase only one TokioMarine-MedicDefender policy.

7. Can I alter my coverage amount?

You are only allowed to reduce your sum assured and it will only take effect on your next premium due. You may complete the Request For Alteration Form and submit to us at customer@tokiomarinelife.com.my or visit any of our branches.

8. What happens if I do not pay my premium on time?

We provide a grace period of 30 days for premium payment. If any premium due remains unpaid after the grace period, the coverage will lapse.

9. Is there any waiting period?

Yes. The benefits payable are subjected to a waiting period of 120 days for Specified Illnesses and 30 days for any medical or physical conditions except for accidental injuries.

10. How can I obtain more information?

You may contact our customer care service via our customer service hotline at 03-2059 6188, or our email at customer@tokiomarinelife.com.my or visit any of our branches. For further details on how to reach us, you may refer our website at: <https://www.tokiomarine.com/my/en/personal/resources/clients-charter/Clients-charter-life.html>