

PRODUCT DISCLOSURE SHEET
AcciShield

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

1. What is this product about?

This is a unit deducting rider that provides compensation up to Life Assured's age 70 in the event of Accidental Injuries (i.e. dismemberment, TPD or death) of Life Assured which is caused solely by violent, accidental, external and visible events. A specific percentage of rider Sum Assured based on the Accidental Injuries sustained will be payable in one lump sum.

You may enhance the benefit of this rider by attach any of the 2 optional riders of this rider, which are:

- AcciMed
- AcciIncome

2. What are the covers / benefits provided?

This rider covers:

- Accidental Death and TPD Benefit* - RM <Amount> (i.e. rider Sum Assured);
- Accidental Dismemberment Benefit - Up to RM <Amount>, by reference to the Schedule of Indemnity below;
- Passenger Aviation Indemnity Benefit** - Up to RM <Amount>, by reference to the Schedule of Indemnity below;
- Double Indemnity benefit - Double Up the amount payable under Schedule of Indemnity if the Accidental Injuries is sustained while Life Assured is either riding as a passenger within any mechanically propelled Non-aerial Public Conveyance, as a passenger in a regular Passenger Elevator Car, or in consequences of the burning of any Theatre, Hotel or Public Building.

Schedule of Indemnities

Item	Accidental Injuries	Percentage of Rider Sum Assured Payable (%)
1	Loss of Life	100
2	Loss of two or more Limbs by amputation at or above Wrists or Ankles	100
3	Total and irrecoverable loss of all sight in both eye	100
4	Total and irrecoverable loss of all sight in one eye and loss of one Limb by amputation at or above Wrist or Ankle	100
5	Loss of one Limb by amputation at or above Wrist or Ankle	50
6	Total and irrecoverable loss of all sight in one eye	50
7	Total and permanent loss of arm from shoulder	100
8	Total and permanent loss of forearm	100
9	Total and permanent loss of thigh	100
10	Total and permanent loss of leg at or below knee	100
11	Total and permanent loss of hearing in both ears	75
12	Total and permanent loss of speech	50
13	Total and permanent loss of hearing in one ear	15
14	Total and permanent loss of thumb	
	- both phalanges	25
	- one phalanx	10
15	Total and permanent loss of index finger	
	- three phalanges	15
	- two phalanges	8
	- one phalanx	4
16	Total and permanent loss of middle finger	
	- three phalanges	6
	- two phalanges	4
	- one phalanx	2
17	Total and permanent loss of ring finger	
	- three phalanges	5
	- two phalanges	4
	- one phalanx	2
18	Total and permanent loss of little finger	
	- three phalanges	4
	- two phalanges	3
	- one phalanx	2
19	Total and permanent loss of the toes	
	- all on one foot	15
	- great, both phalanges	5
	- great, one phalanx	2
	- other than great, if more than one toe lost each	1

- In the event of multiple injuries as a result of the same accident, the aggregate % of indemnities for each loss under Item 2 to 19 of the Schedule of Indemnity shall be payable with the provision that total indemnity payable shall not exceed 100% of rider Sum Assured.

This is an illustration only (E O.E)

Prepared by :
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Tokio Marine
Life Insurance Malaysia Bhd.

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Notes:

- *Amount payable for TPD benefit shall be 100% of rider Sum Assured less any other amount paid previously under this rider.
- **Passenger Aviation Indemnity Benefit is only payable if the Accident Injuries are sustained while Life Assured is a fare-paying passenger in a passenger aircraft owned and provided by an incorporated passenger carrier and operated by a licensed pilot on a scheduled trip over an established passenger route of such carrier, and between definitely established airports.

Coverage duration: Up to occurrence of death of Life Assured, expiry of rider term, or surrender/lapse/cancellation of this rider or basic Investment-linked plan, whichever is earlier.

3. How much premium do I have to pay?

This is a unit-deduction rider. Please refer to sales illustration for details.

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

The rider's insurance charges are deducted monthly from your Fund Value. The Insurance Charges is charged according to your occupation class.

***Notes:**

- The insurance charges in sales illustration are applicable to standard risks only.
- The insurance charges for this rider is not guaranteed and may increase upon renewal. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice. However such changes make only take effect on Next Policy Anniversary.

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 your occupation and your personal pursuits which would affect the risk profile and number of personal accident policies that you have purchased from other insurance companies.
- Cooling-Off Period - you may cancel your rider by returning the policy within 15 days after the delivery of this rider to you. We will refund to you the full insurance charges paid for this rider less any medical expenses incurred in issued this rider.
- Fund Value - the Fund Value of the ILP depends on the performance of the investment-linked funds selected. The higher the level of insurance coverage selected, the more units will be deducted to pay for the insurance charges and the fewer units will remain to accumulate Fund Values under your policy.
- Policy lapse - the rider will terminate if the basic plan lapses due to insufficient fund value to pay for the insurance and other charges and No Lapse Guarantee is forfeited.
- Insurance charge - the insurance charges are not guaranteed. We reserve the right to revise the insurance charges applicable at the time of renewal by giving you at least ninety (90) days prior written notice. Any revision made will only take effect on the next Policy Anniversary.
- Claim notification - You are required to have your written notice to Us by giving full particulars of any injury for claim within 30 days after occurrence of the accident causing the injury. In case of death or permanent dismemberment, immediate notice must be given.

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

6. What are the major exclusions under this rider?

No benefit shall be payable if the death, disability or injury due to Accident is resulting directly or indirectly, wholly or partly by:

- 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 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 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;
- any form of disability and TPD which existed at the Issue Date or Reinstatement Date of this rider, whichever is later;
- war declared or undeclared, strikes, terrorist activities or participation in riot and civil commotion;
- 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 policy contract for the full list of exclusions under this rider.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to Us. Upon cancellation, no surrender value is payable and coverage will be provided until the day before the next monthly insurance charge of this rider is due.

8. What do I need to do if there are changes to my contact / personal details?

It is important that you inform us of any change in your life profile including your occupation and personal pursuits which would affect the risk profile.

9. Where can I get further information?

Should you require additional information about this product, please visit our website at www.tokiomarine.com.

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

10. Other similar types of cover available.

Please ask us/ your agent for other similar types of plans offered by us.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

This insurance plan is under written 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 <dd/mm/yyyy>