

PRODUCT DISCLOSURE SHEET

iAccelerating CI

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

1. What is this product about?

This unit deducting rider provides comprehensive critical illness coverage up to Life Assured's age <Age>, subject to the sustainability of the basic policy. Rider Sum Assured will be paid in one lump sum if Life Assured is diagnosed with any of the covered 39 Critical Illnesses (CI), except for Angioplasty and Other Invasive Treatments for Coronary Disease. If there is any claim under this rider, the amount of death/ Total and Permanent Disability benefit payable under the basic policy shall be reduced by any benefit amount paid under this rider. Upon 100% of this Rider Sum Assured being paid, this rider will be terminated.

2. What are the covers / benefits provided?

This rider covers Critical Illnesses as listed below. The Rider Sum Assured is RM <Amount>.

No.	Critical Illness	No.	Critical Illness
1.	Alzheimer's Disease/ Severe Dementia	25.	Heart Valve Surgery
2.	Angioplasty and Other Invasive Treatments for Coronary Artery Disease*	26.	HIV Infection Due to Blood Transfusion
3.	Apallic syndrome - (ie. Persistent Vegetative State (PVS))	27.	Kidney Failure - requiring dialysis or kidney transplant
4.	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	28.	Loss of Independent Existence
5.	Benign Brain Tumor - of specified severity	29.	Loss of Speech
6.	Blindness - Permanent and Irreversible	30.	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
7.	Brain Surgery	31.	Major Organ/ Bone Marrow Transplant
8.	Cancer - of specified severity and does not cover very early cancers	32.	Medullary Cystic Disease
9.	Cardiomyopathy - of specified severity	33.	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
10.	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	34.	Multiple Sclerosis
11.	Chronic Autoimmune Hepatitis	35.	Muscular Dystrophy
12.	Chronic Relapsing Pancreatitis	36.	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
13.	Coma - resulting in permanent neurological deficit with persisting clinical symptoms	37.	Paralysis Of Limbs
14.	Coronary Artery By-Pass Surgery	38.	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
15.	Creutzfeldt-Jakob Disease	39.	Poliomyelitis
16.	Deafness - Permanent and Irreversible	40.	Primary Pulmonary Arterial Hypertension - of specified severity
17.	Ebola Hemorrhagic Fever	41.	Progressive scleroderma
18.	Elephantiasis	42.	Serious Coronary Artery Disease
19.	Encephalitis - resulting in permanent inability to perform Activities of Daily Living	43.	Severe Eisenmenger's Syndrome
20.	End-Stage Liver Failure	44.	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
21.	End-Stage Lung Disease	45.	Surgery To Aorta
22.	Full-Blown AIDS	46.	Systemic Lupus Erythematosus with Lupus Nephritis
23.	Fulminant Viral Hepatitis	47.	Terminal Illness
24.	Heart Attack - of specified severity	48.	Third Degree Burns - of specified severity

Please refer to policy contract for detailed description of the critical illnesses covered under this rider.

Note:

- For claim under Angioplasty and Other Invasive Treatments for Coronary Artery Disease, 10% of the Rider Sum Assured (subject to a maximum of RM 25,000 under all policies on the same life) will be payable and the Rider Sum Assured shall reduce accordingly. Thereafter, the reduced rider sum assured will be payable upon subsequent Critical Illness is being diagnosed.

If the Life Assured is below age of 5 years old next birthday, the following percentage is applicable to the benefit payable upon any claim under this rider:-

Age at Diagnosis of the Critical Illness	Percentage of Benefit Payable
Age 1 next birthday	20%
Age 2 next birthday	40%
Age 3 next birthday	60%
Age 4 next birthday	80%
Age 5 next birthday and above	100%

Coverage Duration: Up to occurrence of termination of basic plan/rider, 100% of the rider sum assured/ basic sum assured is being paid, expiry of this rider term, upon death of Life Assured, whichever is earlier.

3. How much premium do I have to pay?

This is a unit-deducting rider. Please refer to the sales illustration for the insurance charges applicable to this rider.

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

The rider's insurance charges will increase as your age increases and will be deducted monthly from the value of your units. Details of insurance charges for the rider are given in the sales illustration.

Notes:

- The insurance charges in sales illustration are applicable to standard risks only.
- The insurance charges for this rider is not guaranteed. We reserve the right to revise the insurance charges by giving at least 90 days prior written notice.

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 (if any), and state your age correctly.
- Cooling-Off Period - this rider may be cancelled by written request and by returning to us this rider's contract within fifteen (15) days after the delivery of this rider to you. Upon cancellation of this rider, we shall refund you the full insurance charges for this rider, less any medical expenses incurred by us (if any) in issuing this rider and this rider shall be cancelled accordingly.
- Waiting period - The eligibility for benefits under this rider will only start:
 - (i) 60 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease.
 - (ii) 30 days after the Issue Date/Reinstatement Date of this rider, whichever is later, for all other Critical Illness.
- Protection Fund Value - the balance unit value of all past allocated basic plan premium and Limited Top-Up premium (if any) at a particular point of time.
- Investment Fund Value - the balance unit value of all past allocated Regular Top-Up premium and Single Premium Top-Up premium (if any) at a particular point of time.
- Total Fund Value - the summation of Protection Fund Value (PFV) and Investment Fund Value (IFV) which depends on the performance of the investment 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 the fund value under your policy.
- Policy lapse - the rider will terminate if the basic plan lapses due to insufficient Total Fund Value (TFV) to pay for the insurance and other charges and In-Force 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 - written notification must be given to us within six (6) months after the date of diagnosis of any Critical Illness.

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 Life Assured's Critical Illness is caused directly or indirectly due to:

- any illness or surgery other than diagnosis of or surgery for a Critical Illness;
- the signs or symptoms of the Critical Illness manifested prior to or:
 - within sixty (60) days for Cancer (of specified severity and does not cover very early cancers), Coronary Artery By-Pass Surgery, Heart Attack (of specified severity) and Serious Coronary Artery Disease; or
 - within thirty (30) days for all other Critical Illness;
 from the Issue Date or Reinstatement Date of this rider, whichever is later;
- Pre-Existing Conditions* which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later;
- the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immunodeficiency 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. For the purpose of this,
 - (i) 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.
 - (ii) 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.
- congenital defect or disease, which manifested or was diagnosed before the Life Assured attains seventeen (17) years of age;
- self-inflicted injury;
- alcohol or drug abuse; or
- the Life Assured refusing to consent to treatment or defying the advice of a specialist physician.

*Pre-Existing Conditions mean any disabilities or illnesses 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:-

- (i) the Life Assured had received or is receiving treatment;
- (ii) medical advice, diagnosis, care or treatment has been recommended;
- (iii) clear and distinct symptoms are or were evident; or
- (iv) 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 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 is due.

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 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 RIDER 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.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.

Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit 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 <dd/mm/yyyy>