



PRODUCT DISCLOSURE SHEET

iBaby

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

1. What is this product about?

This is a unit deducting rider that covers Childcare Benefits on the the child of the Life Assured for 6 years and is only attachable when the Life Assured is pregnant. This rider can be attached for an unlimited number of times on the same policy for a different child.

2. What are the covers / benefits provided?

This rider covers Childcare Benefits as below, depending on the plan type selected which is :

- Daily Neonatal Intensive Care Unit (NICU)/ Intensive Care Unit (ICU)/ High Dependency Unit (HDU) Benefit: up to maximum 60 days within first year from the birth of the child
- Incubation Benefit for Newborn: up to maximum 30 days within first 60 days from the birth of the child
- Phototherapy Treatment Benefit for Neonatal Jaundice: Minimum hospitalization for 3 consecutive days and total serum bilirubin levels of > 250 µ mol/L
- Congenital Conditions
- Child Specific Conditions
- Welcome Gift: payable once per Life Assured

Note: Please refer to the Sales Illustration and Expected Benefit of this rider for the respective benefit details

Coverage duration: upon expiry of the rider term which is 6 years, full claim of benefits under this rider, death of the child of the Life Assured, termination of the basic plan/rider, whichever is earlier.

3. How much premium do I have to pay?

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

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

The rider's insurance coverage charges are deducted monthly from your fund value.

*Note:

The insurance charges for this rider is guaranteed.

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 policy to you. We will refund to you full insurance charges paid less any medical fee incurred.
- 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.
- Claim notification - you are required to give your written Notice to Us within 90 days after occurrence of the events covered above. You should provide evidence that is satisfactory to us.
- Waiting period - the eligibility for the benefits under this rider will only commence as below:-
 - (i) Child Specific Conditions - 90 days after the birth of the child of the Life Assured.
 - (ii) Welcome Gift - 12 months from Issue Date or Reinstatement Date of the basic policy, whichever is later.

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

6. What are the major exclusions under this rider?

No benefit shall be payable under this policy in respect of any claim arising directly or indirectly from, or caused or contributed by (in whole or in part), any of the following:

- (i) Daily Neonatal Intensive Care Unit (NICU), Intensive Care Unit (ICU) or High Dependency Unit (HDU) Benefit, Incubation Benefit for Newborn, Phototherapy Treatment Benefit for Neonatal Jaundice and Congenital Conditions
 - (a) pregnancy conceived through artificial insemination and/or assisted conceptions, (excluding in-vitro fertilization (IVF), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI));
 - (b) pregnancy with more than two fetuses;
 - (c) any pre-existing condition or disorders prior to the Issue Date or Reinstatement Date of this rider, whichever is later;
 - (d) Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivations or variations thereof;
 - (e) a self-inflicted injury or attempted suicide while sane or insane;
 - (f) intoxication by substance, alcohol or drugs not prescribed by a registered medical practitioner;
 - (g) any condition arises directly or indirectly due to any complication resulting from fertility treatment (excluding in-vitro fertilization (IVF), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI));
 - (h) experimental or unlicensed treatment or test;
 - (i) any event giving rise to a claim on the child of the Life Assured caused directly or indirectly by the intentional act of the Life Assured, Policy Owner or person who will otherwise be entitled to the benefit payable;
 - (j) the use of non-prescription drugs where such drugs as required by law are to be prescribed by a registered medical practitioner; or
 - (k) physical examinations, health check-ups or tests not consistent with customary medical treatment or diagnosis of a disease or injury, or any treatment which are not medically necessary.
- (ii) Child Specific Conditions
 - (a) If the condition is caused directly or indirectly by, or coexist with any of the following events: the symptoms of any of the Child Specific Conditions have manifested within ninety (90) days from the date of birth of the child;
 - (b) the condition arises directly or indirectly from any pre-existing conditions which existed prior to the Issue Date or Reinstatement Date of this rider, whichever is later
 - (c) war (declared or undeclared), foreign invasion to another country, hostile acts against another country, terrorism, civil war, rebellion, revolution, riot, civil unrest or military operation;
 - (d) the presence of the Acquired Immune Deficiency Syndrome (AIDS)/ Human Immunodeficiency Virus (HIV) infection;
 - (e) when the child is diagnosed with child specific condition after expiry of the rider; or
 - (f) after the payment of one child specific condition under low and high severity.

- 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 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 Berhad

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>