

# WHAT SERVICES CAN YOU EXPECT FROM OUR AGENT?

Our Company offers life insurance products through our agency force, bank partners, online channel, etc. If you intend to purchase a life insurance product from our agents, you can enjoy these value-added services.

# 1. BEFORE YOU BUY A POLICY

#### Deal Only With Registered Agents

You can check the status of the agent via the Life Insurance Association of Malaysia's (LIAM) website or via Short Message Service (SMS). Visit http://www.liam.org.my/index.php/customerzone/know-your-agent for more details.

# Assist You In Choosing The Right Insurance Plan

- Go through with you the Customer Fact Find form to understand your insurance needs and financial goals.
- Recommend suitable insurance plan after assessing your needs

## **Explain Product Features**

- Explain the product features, benefits payable, exclusions, premiums and charges.
- Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate product comparison.

# 2. WHEN YOU DECIDE TO BUY A POLICY

#### Assist You With The Policy Application

- Explain the importance of answering the questions in the proposal form fully and accurately.
- Submit your application for underwriting after you have signed the proposal form.
- Arrange for medical examination with one of our panel clinics, if required.
- Provide information on making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.

### Explain The Policy Terms And Conditions

- Your policy document will be delivered to you (by hand or via post) within 14 days.
- Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased.

# 3. DURING THE TERM OF THE POLICY

# Continuous Policy Servicing

- · Assist in renewal of policy.
- Provide continuous service e.g. policy modifications, change of address and frequency of premium payments. If the agent has left the Company, we shall appoint a new agent to service you.

## Assist You In Making A Claim

Guide you through the standard procedures on how to file an insurance claim.

Now, you can check the status of insurance agents at your fingertips!

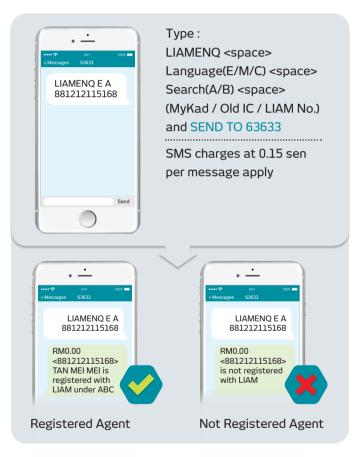
## Via Internet

Enter agent's MyKad / Old IC / LIAM No.



# Via SMS

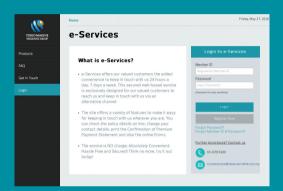
Language E-English, M-Bahasa Malaysia, C-Chinese Search A-MyKad / Old IC, B-LIAM No.



If you are not satisfied with the services of our agent, or require additional support from our Company, you may call us at 03-2059 6188 or write to us at customercare@tokiomarinelife.com.my.

#### **CUSTOMER PORTAL**

Please visit our Customer portal at https://www.tokiomarinelife.com.my/eServices for online access to your policy information.



# To Be a **Good Company**

Tokio Marine Life Insurance Malaysia Bhd. (457556-X)

Licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

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