



Group Personal Accident Policy

Your Group Personal Accident policy will compensate you for bodily injury sustained by the Insured Person (e.g. your employees/workers/members) caused by accidental means which injury shall solely and independently of any other cause result in their death or disablement or necessitate medical and/or surgical treatment.

Age Limit

16 years old to 65 years old

Benefits

- Death
- Permanent Disablement
- Temporary Total/Partial Disablement (Optional)
- Medical and Surgical Treatment (Optional)
- Hospital Income (Optional)

Note: Other benefits may vary in view of Insured's requirement

Main Exclusions

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- Pre-existing physical or mental defect or infirmity
- Illness, diseases, infections, acquired immune deficiency syndrome (AIDS), human immune deficiency virus (HIV) and/or HIV related illnesses
- Childbirth, miscarriage, pregnancy or any other complications thereof unless caused directly or indirectly by accident
- Flying as a pilot or crew member in any aircraft other than as a fare paying passenger in an aircraft licensed for passenger service
- Criminal acts
- Professional sports activities of any kind
- Hazardous sports activities such as mountaineering involving the use of ropes, caving, parachuting, hand gliding, hunting, racing of any kind (other than on foot), scuba-diving, bungee jumping and water ski jumping
- Radioactive and nuclear weapon material accidents

This list is non-exhaustive. Please refer to the Group Personal Accident Policy for the full list of exclusions.

Basis of Sum Insured

Personal Accident insurance is a benefit policy and therefore there is no guidelines on how much sum insured an Insured Person can effect cover. Generally, the practice is that the sum insured is derived at three to five times of the annual salary of the Insured Person.

The following is just a guide for deriving at the sum insured :

1)	Death & Permanent Disablement	The Insured is free to choose any amount as the capital sum insured but not more than 8 times of the Insured's annual income
2)	Temporary Total Disablement (TTD) - per week	The amount to be insured under this benefit is based on 75% of weekly income

3)	Temporary Partial Disablement - per week	The amount to be insured under this benefit is 50% of TTD
4)	Medical Expenses	The Insured is free to choose any amount. Usually it range from 5 to 10 percent of the capital sum insured

Occupation Classification

The rating are based on the occupation of the Insured Person and the below occupation classification are as a guide only:

Class 1 - Persons engaged in professional, administrative, managerial, clerical and non-manual work eg. Accountant, Florists, Clerk, Teachers

Class 2 - Persons engaged in work of supervisory nature but not involved in manual work and sales personnel eg. Agents (involving travelling), Cook/Chef, Shop Assistants

Class 3 - Persons engaged in manual work involving the use of tools or machinery eg. Painters, Delivery Boys, Technician, Motor Repairers

Duty of Disclosure

- Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.
- Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.
- The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.
- In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.
- You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

Contribution

- If Medical Expenses is payable under this Policy, there shall be any other insurance covering the same benefit, we shall not be liable to pay or contribute for more than its rateable proportion of any such claim.

Payment of Premium

- Premium must be made to our agent or direct to us
- Premium can be made by cash, credit card or cheques (cheques should be made in favour of **Tokio Marine Insurans (Malaysia) Berhad**)
- Insist on a receipt for the premium paid
- Contact us if you have not received your policy after one month of purchase

WHAT YOU SHOULD DO In The Event Of Injury

Notification of Claim

- You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. If involved in a serious accident, you are required to lodge a police report immediately.

Submission of Claim

- You must submit your claim with all supporting information and documents as requested to us as soon as possible. If adjusters/investigators are appointed by us, you must give full cooperation to them in assessing your claim.

Duty of Disclosure of Claim Information

- You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

Compensation / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the 'Table of Benefits' attached to the policy. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy. You cannot make multiple claims on medical expenses.

HOW TO LODGE A Complaint And Redress Avenues Available



Write to either :

- the Integrated Contact Centre of Bank Negara Malaysia via bnmtelelink@bnm.gov.my; or
- the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to www.bnm.gov.my/bnmlink/index.htm) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website www.tokiomarine.com.

Tokio Marine Insurans (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.