

Date:

## Product Disclosure Sheet

# MosBite

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



**TOKIO MARINE**  
INSURANCE GROUP

### IMPORTANT NOTICE

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's [TIPS Brochure](#) or contact [Tokio Marine Insurans \(Malaysia\) Berhad](#) or [PIDM](#) (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

## 1. What is this product about?

This policy pays a stated lump sum benefit in the event you are diagnosed with Dengue Fever and/or Zika.

## 2. What are the covers / benefits provided?

- There are 3 plans which provide a lump benefit of RM2,000, RM2,500 or RM3,000 upon diagnosis of Dengue. A 50% of the benefit amount will be payable upon diagnosis of Zika.
- Event of Cover is limited to Dengue Fever and Zika.

Note: Please refer to the policy contract for details of cover. Duration of cover is for one year only.

## 3. How much premium do I have to pay?

Annual Premium	Plan 2000	Plan 2500	Plan 3000
	RM37.74	RM45.28	RM53.77

Premium is subject to RM10 Stamp Duty, and 8% Service Tax for Corporate policy.

Premium rates are not guaranteed and may be adjusted on a portfolio basis resulting in adjustments to each insured member's renewal premium. Premiums may be adjusted in consideration of increase of claims cost and any other factors which may materially affect the sustainability of the portfolio. The company will notify the insured person in writing at least 30 days before the policy anniversary for any revision of premium.

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

- Service Tax : Exempted for Individual policy  
: 8% for Corporate policy
- Stamp duty : RM10.00
- Commissions paid to the insurance intermediaries (if any) : 10% of premium for Corporate Policy  
: 15% of premium for Individual Policy

## 5. What are some of the key terms and conditions that I should be aware of?

- Age Limit: 15 days and above.
- Importance of Disclosure:  
According to Schedule 9 of the Financial Services Act 2013, failure to declare information truthfully and accurately may affect acceptance of the risk leading to this coverage being void and denial of claim. If you notice any inaccurate information or to provide additional information, please inform us immediately for our review and consideration.
- Territorial Limit - the Event of Cover must be diagnosed in Malaysia by a Physician.
- Multiple Policy - If there is more than one policy effected by you concurrently, we will pay you the benefits under a policy with the highest benefits. We will terminate the other policies and a refund of the premium will be allowed.
- Physician means a medical practitioner qualified and licensed :
  - to practice western medicine and who, in rendering such treatment, is practicing within scope of his licensing and training in Malaysia, and
  - duly registered with the Malaysian Medical Council to practice medicine,
  - excluding a doctor, physician or surgeon who is the claimant himself/herself.
- The eligibility for benefits will only start Seven (7) days after the commencement date of the policy.
- Each event of Dengue must be separated by at least 90 days following the latest confirmation date of Dengue Serology test.

### Cash Before Cover

- It is fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before cover commences. If this condition is not complied with, then this insurance Policy is automatically null and void.

### Free-look Period

- If you are not fully satisfied with the Policy, you may return the Policy to us within 15 days from the date of delivery of Policy for cancellation. Premium paid will be refunded to you less any medical examination expenses incurred, if applicable.

### Qualifying / Waiting Period

- Insurer will not pay the claim if insured has been diagnosed of Dengue and Zika fever within 7 days from the commencement date of the policy.

### Period of Cover and Renewal

- This Policy shall become effective as stated in the Policy; the policy is renewable at the premium rates in effect as that time as notified; and the policy is renewable at insurer's option. Application for change of benefits can only be made at renewal and subject to Acceptance upon renewal.

## 6. What are the major exclusions under this policy?

The Policy does not cover:

- Any accidental injury or sickness/illness other than Dengue Fever and Zika.
- Dengue Fever and Zika that is not diagnosed by a Physician who is duly registered with the Malaysian Medical Association.
- If you have been diagnosed with Dengue Fever and Zika within 7 days from the commencement date of this policy.
- Diagnosed with more than one Dengue event within 90 days.
- Diagnosed with more than one Zika event within a policy year.

## 7. Can I cancel my policy?

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of the premium based on our short period rates for the period of the policy which has been in force. No refund premium is allowed if there is a claim has been paid under the policy.

Period not exceeding	Refund of Annual Premium
15 days (for renewal only)	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Exceeding 11 months	No refund

## 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/personal details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorized agents, branch office or our customer service unit.

## 11. Where can I get further information?

Should you require additional information about our other Medical Insurance, please refer to the insurance info booklet on 'Medical & Health Insurance' available at all our branches or you can obtain a copy from your insurance intermediary or visit our website at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries about our MosBite Insurance or any other types of Medical insurance product, you can contact us or any of our branches or your insurance intermediary or visit our website at [www.tokiomarine.com](http://www.tokiomarine.com)

Tokio Marine Insurans (Malaysia) Berhad  
Level 20, Menara Hap Seng 3,  
Plaza Hap Seng, No. 1, Jalan P. Ramlee,  
50250 Kuala Lumpur.

Customer Service Hotline: 1800 88 0812  
Email: [letusknow@tokiomarine.com.my](mailto:letusknow@tokiomarine.com.my)

### IMPORTANT NOTE

You should satisfy yourself that this policy will best serve your needs and that premium payable under this plan is an amount you can afford. You should read and understand the insurance policy and contact the insurance company directly for more information.

The information provided in this disclosure sheet is a brief summary for quick and easy reference.

The exact terms and conditions that apply are stated in the policy contract.

The information provided in this disclosure sheet is valid as at 01/03/2024.