

Date:



TOKIO MARINE
INSURANCE GROUP

Product Disclosure Sheet

Commercial Partner Insurance

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

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).

1. What is this product about?

This product protects You, Your Authorized Driver and/or Your Attendant against loss of life/permanent disablement while entering, riding or alighting from the named vehicle specified in your policy schedule. The injury causing the death, permanent disablement or loss must take place within twelve (12) calendar months from the date of accident.

2. What are the covers / benefits provided?

This product covers:

- Death
- Permanent Disablement
- Medical Expenses up to RM1,000
- Daily Hospital Income (payable from second day of hospital confinement up to 60 days per vehicle provided that such hospitalization occur within 21 days from the date of accident)
- Weekly Benefits
- Bereavement Allowance

Note: Please refer to the scale of benefits for death and disablement in the policy contract. Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?

The premium that you have to pay depends on the plan you had selected.

Plan : _____

The premium that you have to pay is : RM _____

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

- Services Tax : 8%
- Stamp Duty : RM10.00
- Commissions paid to the insurance intermediaries (if any) : 10% of premium or RM _____

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

Importance of Disclosure

- Pursuant of 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 term 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 the 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.

Compensation / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the "Table of Benefits" attached to the policy.

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.

6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- While the vehicle is used for illegal business as an unlicensed common carrier
- If You or Your Authorized Driver is under influence of alcohol or intoxicating liquor, narcotics, dangerous drugs or any other deleterious drugs or intoxicating substance to such an extent that You or Your Authorised driver are incapable of having proper control of Your car.

Tokio Marine Insurans (Malaysia) Berhad

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- If the named vehicle is used for road rally pace making, speed-testing or use for any purpose in connection with the motor trade
- If **You** or **Your** Authorised driver do not have a valid driving license to drive **Your** car. This will not apply if **You** or **Your** Authorised driver have an expired license but are not disqualified from holding or obtaining such driving license under any existing laws, by-laws and regulations.
- Suicide or any attempt thereof (sane or insane).
- Pre-existing physical, mental defect or infirmity.
- Illness, diseases, infections.
- Child birth, miscarriage, abortion or pregnancy not caused by road accident to the named vehicle mentioned in the schedule.
- Terrorism and war risks

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

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 less premium based on our short period rates for the period of the policy which has been in force, subject to the minimum premium to be retained by us. No refund premium is allowed if there is a claim under the policy.

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

9. Where can I get further information?

If you have any enquiries about our Commercial Partner Insurance or any types of Personal Accident Insurance product, you can contact us or any of our branches or your insurance intermediary or visit our website at www.tokiomarine.com

Tokio Marine Insurans (Malaysia) Berhad

Level 20, Menara Hap Seng 3,
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50250 Kuala Lumpur.

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Email: letusknow@tokiomarine.com.my

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 the agent or contact us directly for more information.

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

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