

What is it?

A comprehensive yet affordable car passenger personal accident plan to protect you and your passengers.



Enhanced Coverages



Affordable Premium



Pays up to RM1,000,000
(Subject to unit purchased)

MEMBER OF PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact TMIM or PIDM (visit www.pidm.gov.my).

Agent's stamp

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

Tokio Marine Insurans (Malaysia) Berhad

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Tokio Marine

DriveSafe PA Partner



TOKIO MARINE
INSURANCE GROUP

Tokio Marine
Insurans (Malaysia) Berhad

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tokiomarine.com

Life & Health | Property & Casualty

At a glance

- Covers driver & passengers
- Enhanced coverages
- Lowers financial inconvenience
- Affordable premium
- No complicated forms



This brochure provides a brief description of the product and is not exhaustive. For full details on exclusions, terms and conditions, kindly refer to the actual Policy Document.

What is covered?



Accidental Death & Permanent Disablement pay up to RM25,000 per person, subject to an aggregate limit of RM200,000



Daily hospital allowance of RM100 per person during the period of hospitalisation, subject to an aggregate limit of RM15,000



Medical Expenses pays up to RM3,000 per person



Bereavement Allowance of RM6,000 is payable in the event of accidental death



Reimbursement of Dental Correction and Corrective Cosmetic Surgery Benefit up to RM3,000



Reimbursement of Ambulance Fees up to RM500 per person

Table of Benefits

No.	Benefits	**Per Unit Benefit Limits Per Insured Person (RM)
1	Accidental Death*	25,000 subject to aggregate limit of 200,000
2	Permanent Disablement* <ul style="list-style-type: none"> • Total and irrecoverable loss of all sight in both eyes; • Total loss by physical severance at or above the wrist or ankle of both hands or both feet or of one hand together with one foot; • Total loss by physical severance at or above the wrist or ankle of one hand or one foot together with the total and irrecoverable loss of all sight in one eye; • Total Paralysis 	25,000 subject to aggregate limit of 200,000
	<ul style="list-style-type: none"> • Total loss by physical severance at or above the wrist or ankle of one hand or one foot; • Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of hearing in one ear; • Total and irrecoverable loss of hearing of both ears; 	12,500 subject to aggregate limit of 200,000
3	Medical expenses	3,000
4	Dental Correction and Corrective Cosmetic Surgery Benefit	3,000
5	Daily Hospital Income	100/day subject to aggregate limit of 15,000
6	Bereavement Allowance	6,000
7	Ambulance Fees	500

No. of Unit	Annual Premium
1 Unit	RM60.00
2 Units	RM120.00
3 Units	RM180.00
4 Units	RM240.00
5 Units	RM300.00

Premium is subject to 8% Service Tax and RM10 Stamp Duty

Note:

* Double Indemnity will pay out for Accidental Death/Permanent Disablement incident during festive seasons (Chinese New Year, Hari Raya, Hari Gawai Dayak, Pesta Kaamatan, Deepavali and Christmas), which includes 2 days before & 2 days after the first day of the covered festive season.

** Where more than one (1) unit is insured, the level of compensation will be increased in direct proportion to the number of units as stated in the Schedule.