

Date:



TOKIO MARINE
INSURANCE GROUP

Product Disclosure Sheet

DriveSafe PA Partner Insurance (Motor)

Read this Product Disclosure Sheet before you decide to take up DriveSafe PA Partner Insurance (Motor).
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 and/or the Insured Persons against loss of life/permanent disablement while entering, riding or alighting from your car or passenger van described in the Schedule. The injury causing the death, permanent disablement or loss must take place within twelve (12) calendar months from the date of accident. The vehicle covered must be identified in the Policy and the accident must occur within Malaysia, Singapore and/or Brunei only.

2. What are the covers / benefits provided?

This product covers:

- **Accidental Death & Permanent Disablement** - Up to RM 25,000 to each of the driver and/or passengers, and RM 200,000 total limit per policy period;
- **Medical Expenses** - pays RM 3,000 to the Insured Person(s) the reasonable medical, Hospital or nursing home expenses incurred in connection with any bodily injury by violent accidental external and visible means sustained by the Insured Person(s).
- **Dental Correction and Corrective Cosmetic Surgery Benefit** - Reimbursement of up to RM 3,000
- **Daily Hospital Income** - RM 100 per day to each of the driver and/or passengers hospitalised due to accident involving the insured vehicle, up to RM 15,000 total limit per policy period;
- **Bereavement Allowance** of RM 6,000 is payable upon a valid claim of Accidental Death;
- **Ambulance Fees** - Reimbursement of up to RM 500 for necessary ambulance services rendered in Malaysia (inclusive of attendants) to and/or from the Hospital.

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;
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

Duration of cover is for one year. You need to renew your insurance policy annually.

3. How much premium do I have to pay?

The premium that you have to pay varies based on number of units you purchased.

Annual Premium (RM)				
1 unit	2 units	3 units	4 units	5 units
60.00	120.00	180.00	240.00	300.00

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

- Service Tax : 8%
- Stamp Duty : RM 10.00
- Commission 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 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.

Festive Seasons - means

- refers to first day of Chinese New Year, first day of Hari Raya Aidilfitri, Deepavali, Christmas, first day of Hari Gawai Dayak and first day of Pesta Kaamatan in Malaysia.

Hospitalisation - means

- Admission to a Hospital as a registered bed patient for medically necessary treatment of a motor accident upon recommendation of a Physician. Admission to the Hospital must be made within 2 days from the date of the accident. A patient shall not be considered as a bed-paying patient if the patient does not physically stay in the Hospital for the whole period of confinement. Upon discharged from Hospital, any subsequent confinement for the same accidental Injury shall not be covered by the Policy.

Hospital - means

- Any lawfully operating public or private Hospital/medical centre which provides room and board and twenty-four (24) hours nursing services.

Named Vehicle - means

- The vehicle as described in the Policy Schedule.

Insured Persons - means

- You, Your Authorised Driver and/or Your Passenger(s) who is driving, riding as a passenger or whilst mounting into or dismounting from the Named Vehicle mentioned in the Schedule.

Territorial limit - means

- Anywhere within Malaysia, Singapore and Brunei.

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 death or injury caused by or due to:

- While the vehicle is used for illegal business as an unlicensed common carrier
- While the driver is under the influence of alcohol or drugs unless the drugs was taken in accordance with proper medical prescription and directions
- If the vehicle is used for hire or reward, road rally pace making, speed-testing or use for any purpose in connection with the motor trade
- If the driver does not hold a valid driver's license to drive the automobile or if not qualified for holding or obtaining such a valid driver's license under the regulation of the Malaysia/Singapore Road Transport Department
- Any person engaging in or taking part in police, army, naval or armed force services or operations
- Terrorism and war risks

Note: This list is non-exhaustive. Please refer to the 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 DriveSafe PA Partner Insurance (Motor) or any other types of Personal Accident insurance product, please contact us or any of our branches or your insurance intermediary or visit our website at www.tokiomarine.com.

Tokio Marine Insurans (Malaysia) Berhad

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Email: letusknow@tokiomarine.com.my

IMPORTANT NOTE

You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with your insurance intermediary or contact us directly for more information.

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