

Features Keistimewaan

- **Affordable premium, as low as RM 0.30 a day**
Kadar premium serendah RM0.30 sehari
- **24/7 Worldwide Cover**
Perlindungan 24/7 seluruh dunia
- **No waiting period**
Tiada tempoh menunggu
- **No upfront medical check up required**
Tidak perlu pemeriksaan perubatan
- **Eligible for all Malaysians aged between 16-65 years (subject to other terms)**
Semua warganegara Malaysia berumur 16-65 tahun layak memohon (tertakluk kepada terma-terma lain)
- **This insurance pays in addition to your other insurance plans except Benefit no. 2, 3 and 6**
Insurans ini akan memberi bayaran tambahan ke atas pelan insurans yang lain kecuali Manfaat 2, 3 dan 6
- **A policy will be issued as a proof of your insurance coverage**
Polisi akan diberikan sebagai bukti perlindungan insurans anda



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. In the event of differences arising between the translated versions, the English version shall prevail.

Risalah ini memberikan penerangan ringkas mengenai produk dan adalah tidak lengkap. Untuk maklumat lengkap mengenai pengecualian, terma dan syarat, sila rujuk kepada dokumen polisi yang sebenar. Sekiranya terdapat perbezaan di antara versi terjemahan, versi Bahasa Inggeris akan diguna pakai.

What is it?

A no-frills insurance which provides you with comprehensive and wide coverage that pays up to RM30,000 or RM50,000.



No medical test



Affordable



Pays up to RM30,000
or RM50,000

MEMBER OF PIDM
AHLI 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).
Manfaat-manfaat yang dibayar di bawah produk yang layak adalah dilindungi oleh PIDM sehingga had perlindungan. Sila rujuk Brosur Sistem Perlindungan Manfaat Takaful dan Insurans PIDM atau hubungi TMIM atau PIDM (layari www.pidm.gov.my).

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

AEONCare is underwritten by
AEONCare adalah ditanggung oleh:

Tokio Marine Insurans (Malaysia) Berhad
198601000381 (149520-U)

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Customer Service Hotline: 1800 88 0812

tokiomarine.com

AEONCARE EN032024



AEON CREDIT SERVICE



TOKIO MARINE
INSURANCE GROUP

Freedom to explore

Insure with AEONCare Insurance

Tokio Marine
Insurans (Malaysia) Berhad
198601000381 (149520-U)

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Life & Health | Property & Casualty

Schedule of Benefits Jadual Manfaat	Sum Insured Nilai yang Diinsuranskan	
	Plan/Pelan A (RM)	Plan/Pelan B (RM)
1. Accidental Death / Permanent Disablement Kematian / Hilang Upaya Kekal akibat kemalangan Renewal bonus / Bonus Pembaharuan 10% per year (up to 3 years) on Sum Insured. 10% setahun (sehingga 3 tahun) ke atas Nilai Yang Diinsuranskan	30,000 9,000	50,000 15,000
2. Medical Expenses due to Accidents or Theft Injuries (up to) Perbelanjaan Perubatan akibat Kemalangan atau Kecederaan akibat Kecurian (sehingga)	2,500	2,500
3. Ambulance Fees Benefit (per Accident) Bayaran Perkhidmatan Ambulans (setiap Kemalangan)	200	200
4. Bereavement Allowance due to Accident Elaun Kedukacitaan akibat Kemalangan	2,000	2,000
5. Daily Hospital Cash (per day up to 180 days) Tunai Hospital Harian (sehari sehingga 180 hari)	70	100
6. ATM Assault and Robbery (up to) Serangan dan Rompakan ATM (sehingga)	1,000	1,000
7. Loan Amount in the event of Accidental Death & Permanent Disablement Amaun Pinjaman akibat Kematian / Hilang Upaya Kekal disebabkan oleh Kemalangan Permanent Disablement is defined as: Hilang Upaya Kekal bermaksud: i) Loss of one or both hands/Hilang sebelah atau kedua-dua belah tangan ii) Loss of one or both eyes/Hilang sebelah atau kedua-dua belah mata iii) Total loss of hearing/Kehilangan pendengaran iv) Paralysis/Kelumpuhan menyeluruh	3,500	3,500
ANNUAL PREMIUM / PREMIUM TAHUNAN	97.20*	129.60*

*Annual Premium is inclusive of 8% Service Tax / Premium Tahunan termasuk Cukai Perkhidmatan sebanyak 8%.

Note: RM10 will be charged upon first time application on AEON administration fee.
Nota: Bayaran sebanyak RM10 akan dikenakan pada permohonan kali pertama sebagai yuran pentadbiran AEON.

Summary of Benefits Ringkasan Manfaat-manfaat

Accidental Death/Permanent Disablement

Lump sum compensation for death or permanent disablement as a result of an external, forcible, violent event against you that is unforeseen, fortuitous and not premeditated.

Kematian/Hilang Upaya Kekal akibat kemalangan

Pampasan sekaligus bagi kematian atau hilang upaya kekal akibat daripada kejadian luar, melibatkan penggunaan kekerasan, keganasan terhadap anda yang berlaku secara kebetulan dan tidak disengajakan.

Medical Expenses due to Accidents or Theft Injuries

Reimbursement of actual medical surgical and hospital fees necessarily and reasonably incurred for medical treatment in a hospital or a legally licensed clinic in respect of accidental bodily injury.

Perbelanjaan Perubatan akibat Kemalangan atau Kecederaan akibat Kecurian

Bayaran balik kos perubatan pembedahan dan hospital yang dikenakan untuk rawatan perubatan bagi kecederaan anggota badan akibat kemalangan di hospital atau klinik yang berlesen secara sah.

Ambulance Fees Benefits

Reimbursement of charges by hospital or private ambulance company for emergency / ambulance response and treatment on the Insured in respect of any accidental bodily injury.

Bayaran Perkhidmatan Ambulans

Bayaran balik untuk caj hospital atau syarikat ambulans swasta untuk respons dan rawatan kecemasan/ambulans ke atas pihak yang diinsuranskan berkenaan mana-mana kecederaan badan kemalangan.

Bereavement Allowance due to Accident

Lump sum compensation for accidental death.

Elaun Kedukacitaan akibat Kemalangan

Pampasan sekaligus untuk kematian kemalangan.

ATM Assault and Robbery

Reimbursement for loss of cash withdrawn or cash you are forced to withdraw from your account via the use of an automated teller machine (ATM) when under any threat by an unknown person/persons occurring at the ATM or within fifteen (15) minutes of withdrawal from an ATM.

Serangan dan Rompakan ATM

Bayaran balik untuk kehilangan tunai yang dikeluarkan atau dipaksa keluar dari akaun anda melalui penggunaan mesin juruwang berautomatik (ATM) ketika di bawah ancaman orang/beberapa orang yang tidak dikenali yang berlaku di ATM atau dalam masa lima belas (15) minit selepas pengeluaran dari ATM.

Daily Hospital Cash

Daily cash allowance for each complete day of confinement in the hospital for treatment of bodily injury resulting from a covered accident.

Tunai Hospital Harian

Elaun tunai harian akan diberikan jika anda berada di hospital sepanjang hari untuk rawatan kecederaan badan akibat kemalangan yang dilindungi di bawah pelan ini.

Loan Amount

Payment to AEON Credit Service for the outstanding loan amount due under the Personal Loan Agreement between you and AEON Credit Service and any excess amount therefore shall be paid to you in the event you suffer either Death or Permanent Disablement due to an accident.

Amaun Pinjaman

Bayaran kepada AEON Credit Service untuk jumlah pinjaman tertunggak yang merupakan jumlah baki di bawah Perjanjian Pinjaman Peribadi antara anda dengan AEON Credit Service dan sebarang amaun kelebihan akan dibayar kepada anda jika anda mengalami Kematian atau Hilang Upaya Kekal akibat kemalangan.

For more information, please contact your nearest AEON Credit Service branches or logon to www.aeoncredit.com.my / Untuk maklumat lanjut, sila hubungi cawangan AEON Credit Service terdekat atau layari www.aeoncredit.com.my

AEON CREDIT SERVICE (M) BERHAD

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