

Date:



TOKIO MARINE
INSURANCE GROUP

Product Disclosure Sheet

Domestic Travel Partner Plus Insurance

Read this Product Disclosure Sheet before you decide to take up the Domestic Travel Partner Plus 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 will indemnify you in the manner and to the extent described in the policy, in respect of events occurring during your journey within the period of insurance. All benefits payable under this policy shall be paid to you, and in the event of your death, to your nominee(s) if stated in Policy Schedule, otherwise to your estate. The journey must commence in Malaysia and traveling within Malaysia.

2. What are the covers / benefits provided?

Coverages:

- Section 1 : Personal Accident
- Section 2 : Medical Expenses
- Section 3 : Daily Hospital Allowance (due to Accident)
- Section 4 : Personal luggage and Personal effects
- Section 5 : Travel Delay
- Section 6 : Repatriation Expenses of Mortal Remains
- Section 7 : Compassionate Allowance due to Kidnap

For more details of the policy coverage and benefits, please refer to the Domestic Travel Partner Policy on our website www.tokiomarine.com.

3. How much premium do I have to pay?

The premium that you have to pay may vary depending on the choice of plan, destination and duration of cover. Please refer to the premium table in the brochure.

Plan	: * Individual / Family		Premium
No. of days	: _____ (up to 31 days)	=	RM _____
Each additional week thereafter	: _____ week(s) x RM _____	=	RM _____
The premium that you have to pay is	: RM _____		

* delete whichever is not applicable

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

- Service Tax : 8%
- Stamp duty : RM10.00
- Commissions paid to the insurance intermediaries (if any) : 25% of premium or RM _____

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

- Age limit: between 30 days old and 80 years old.
- We will not be liable for the same claim under more than one Policy for the same Insured Person relating to the same Journey and Period of Insurance issued by us or our authorized agents.
- The maximum aggregate limit per conveyance shall not exceed RM10 million in respect of all Insured Persons travelling in one common aircraft or surface transport vehicle or waterborne vessels.

Individual Plan

- You, or any one eligible person as defined in the policy

Family Plan

- You and Your Family insured under the same policy. For spouse under the family plan shall be limited to only one legal spouse as named under the policy under this plan.

Family - means

- You, Your legal spouse (one only as named in the Schedule), and any number of Your lawfully dependent child aged between 30 days and 18 years or upto 23 years who is studying full-time in a recognized institution of higher learning, all residents in Your Home Territory.

Home Territory

- Malaysia or in the case of Inbound Tourists refers to country of Your permanent residence outside Malaysia.

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.

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:

- War and related risks including riot or civil commotion
- Radioactive and nuclear weapon material accidents
- Suicide (whether sane or insane) or any attempt thereat
- You during the travel period engaging in any occupation involving manual labour
- Flying as a pilot or crew member in any aircraft
- Childbirth, miscarriage, pregnancy, or any complications thereof unless caused directly or indirectly by accident
- Intoxicating liquor or drug not prescribed by qualified registered medical practitioner
- Illness, diseases, infections
- Criminal acts
- Travelling contrary to medical advice or specifically to obtain medical treatment
- Infectious Disease that is declared as epidemic or pandemic by the applicable health authority in the covered destination or by the World Health Organization

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. However, there will be no refund of premium allowed.

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 contact/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?

Should you require additional information about Personal Accident insurance, please refer to the insuranceinfo booklet on 'Travel Insurance', available at all our branches or you can obtain a copy from your insurance intermediary or visit www.insuranceinfo.com.my.

If you have any enquiries about our Domestic Travel Partner insurance or any other 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,
Plaza Hap Seng, No. 1, Jalan P. Ramlee,
50250 Kuala Lumpur.

Customer Service Hotline: 1800 88 0812
Email: letusknow@tokiomarine.com.my

10. Other types of similar Personal Accident cover available

- Tokio Marine Explorer
- Tokio Marine Annual Explorer
- Traveller's Personal Accident Insurance

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

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