

Date: _____



Product Disclosure Sheet Golfer Insurance

TOKIO MARINE
INSURANCE GROUP

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

1. What is this product about?

This policy indemnifies you for loss or damage occurring whilst you are playing or practicing golf at any recognized golf club or golf course anywhere in the world except USA and Canada.

2. What are the covers / benefits provided?

This policy comes in 2 types of plan.

Coverage	Sum Insured/Limits of Indemnity	
	Budget Plan	Full Plan
<ul style="list-style-type: none"> Liability To The Public - Legal liability against accidental bodily injury to third party and accidental damage to third party's property. 	<ul style="list-style-type: none"> RM500,000 any one accident or series of accident arising from one occurrence 	<ul style="list-style-type: none"> RM2,000,000 any one accident or series of accident arising from one occurrence
<ul style="list-style-type: none"> Personal Accident 	<ul style="list-style-type: none"> RM50,000 	<ul style="list-style-type: none"> RM200,000
<ul style="list-style-type: none"> Golfing equipment Personal effects 	<ul style="list-style-type: none"> RM2,500 any one period of cover RM1,000 any one period of cover 	<ul style="list-style-type: none"> RM10,000 any one period of cover RM5,000 any one period of cover
<ul style="list-style-type: none"> Buggy 	<ul style="list-style-type: none"> RM1,500 any one period of cover 	<ul style="list-style-type: none"> RM2,500 any one period of cover
<ul style="list-style-type: none"> Hole-In-One 	<ul style="list-style-type: none"> RM1,000 any one period of cover 	<ul style="list-style-type: none"> RM5,000 any one period of cover

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

3. Can I reinstate the sum insured after a claim?

No automatic reinstatement allowed. This is subject to the company's discretion.

4. How much premium do I have to pay?

The premium you have to pay depends on the plan you select.

Budget plan : RM 88.00

Full plan : RM 335.00

The annual premium that you have to pay is : RM _____

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

- Service Tax : 6%
- 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?

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.
- Coverage under Liability to the Public - You should not admit, offer, promise or pay the claimant without our written consent.
- You must inform the agent or us in writing on any material changes during the policy period so that the necessary amendments are endorsed to your policy.

7. What are the major exclusions under this policy?

This policy does not cover:

- Any consequential loss
- Fines, penalties, punitive and exemplary damages
- War risks and any act of Terrorism
- Radioactive and nuclear energy risks
- Claims arising from 'Latex Protein Toxic Syndrome' and Asbestos

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

8. 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.

9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact 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.

10. Where can I get further information?

Should you require additional information about our Golfer insurance or any other types of 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

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 your insurance intermediary or contact us directly for more information.

The information provided in this disclosure sheet is valid as at 01/09/2018

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