



TOKIO MARINE
INSURANCE GROUP

Fact Sheet

Traveller's Personal Accident Policy

Your Traveller's Personal Accident policy will compensate you during your intended journey for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your disablement or necessitate medical or in the event of death, to your nominated beneficiary or legal personal representative.

Age Limit

2 years old to 70 years old

Benefits

- Death
- Permanent Disablement
- Medical Expenses
- Baggage (Optional)

Main Exclusions

- War and allied risks
- 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 other than as a fare paying passenger in an aircraft licensed for passenger service
- Whilst engaging in motor-cycling boxing wrestling caving parachuting hand-gliding rugby hunting mountaineering requiring ropes or guides ice-hockey polo-playing steeplechasing winter sports yatching beyond territorial limits water-ski jumping under-water activities involving the use of breathing apparatus racing of any kind (other than on foot) or any obviously hazardous adventure unless prior written consent of your insurance company has been obtained and the appropriate additional premium has been paid
- Childbirth, miscarriage, pregnancy or any other complications thereof unless caused directly or indirectly by accident
- Intoxicating liquor or drug not prescribed by qualified registered medical practitioner
- Exposure other than exposure following accident to any vehicle or vessel or the forced landing of any aircraft in which you are travelling
- Illness, diseases, infections, acquired immune deficiency syndrome (AIDS), human immune deficiency virus (HIV) and/or HIV related illnesses
- Criminal acts

This list is non-exhaustive. Please refer to Traveller's Personal Accident Policy for the full list of exclusions.

Duty 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.

Contribution

- If Medical Expenses is payable under this Policy, there shall be any other insurance covering the same benefit, we will bear its rateable proportion of the total amount to be paid.

Payment of Premium

- Premium must be made to our agent or direct to us
- Payment can be made by cash, credit card or cheques (cheques should be made in favour of **Tokio Marine Insurans (Malaysia) Berhad**)
- Insist on a receipt for the premium paid
- Contact us if you have not received your policy after one month of purchase

WHAT YOU SHOULD DO In The Event Of Injury

Notification of Claim

- You must notify us in writing with full details of the incident/accident as soon as possible within the time frame stipulated in your policy. Early notification is required to avoid any prejudice to your claim. If involved in a serious accident, you are required to lodge a police report immediately.

Submission of Claim

- You must submit your claim with all supporting information and documents as requested to us as soon as possible. If adjusters / investigators are appointed by us, you must give full cooperation to them in assessing your claim.

Duty of Disclosure of Claim Information

- You must provide answers to the Claim Form truthfully as any misrepresentation or concealment will prejudice your claim.

Compensation/Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the 'Table of Benefits' attached to the policy. However for claim such as medical expenses, you are compensated on reimbursement basis on the actual amount incurred subject to the limit specified in the policy. You cannot make multiple claims on medical expenses.

HOW TO LODGE A Complaint And Redress Avenues Available



Write to either :

1. the Integrated Contact Centre of Bank Negara Malaysia via bnmtelelink@bnm.gov.my; or
2. the insurance mediator of the Ombudsman for Financial Services.

Alternatively, you could walk in to lodge a complaint at BNMLINK (please refer to www.bnm.gov.my/bnmlink/index.htm) or you could take your case to court.

For more information about Tokio Marine and our products and services, please log on to our website www.tokiomarine.com

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