

Date:



## Product Disclosure Sheet

# Travel Partner Insurance

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

**TOKIO MARINE**  
INSURANCE GROUP

## 1. What is this product about?

This product will indemnify you in the manner and to 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 nominated beneficiary if stated in the Certificate of Insurance, otherwise to your estate.

## 2. What are the covers / benefits provided?

### Benefits

- Section 1 - Personal Accident: Death / Permanent Disablement
- Section 2 - Burial or Cremation and/or Repatriation Expenses
- Section 3 - Medical and Other Expenses
- Section 4 - Hospital Allowance
- Section 5 - Personal Luggage and Personal Effects
- Section 6 - Luggage Delay
- Section 7 - Personal Money and Travel Documents
- Section 8 - Cancellation (Loss of Deposits)
- Section 9 - Curtailment
- Section 10 - Delay In Departure
- Section 11 - Delay In Arrival
- Section 12 - Missed Departure
- Section 13 - Flight Misconnection
- Section 14 - Overbooked Flight
- Section 15 - Hijacking Inconvenience
- Section 16 - Home Care Benefit
- Section 17 - Personal Liability
- Section 18 - Loss of Travel Deposits/Travel Package Payment
- Section 19 - Additional Cost of Rental Car Return
- Section 20 - Tokio Marine Travel Assistance Services

Note: Please refer to policy contract for the full details of Benefits.

## 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.

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

- 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. A child must be full dependent child whose age at least 30 days old and under the age of 18 years or up to 23 years who is studying full-time in a recognised institution of higher learning and residing in Malaysia.
- The maximum number of days allowed per journey or trip is 180 consecutive days from the commencement date of journey.
- Applicable to Malaysian, Malaysian Permanent Resident, Work Permit Holder, Employment Pass Holder or otherwise legally employed in Malaysia and/or his/her legal Spouse and Child/Children.
- Each trip must begin and end in Malaysia.
- We will not be liable for the same claim under more than one Policy and/or Certificate of Insurance for the same Insured Person relating to the same Period of Insurance issued by us or our authorized agents.
- The maximum aggregate limit per conveyance shall not exceed RM20 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, your legal spouse (one) and any number of fully dependent child accompanying you on the journey.

### 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.

#### Claim Procedure

- Written notice of claim must be provided to us within 30 days upon return from your trip.

#### 6. What are the major exclusions under this policy?

This policy does not cover certain losses, such as:

- War and related risks including riot or civil commotion
- Radioactive and nuclear weapon material accidents
- Suicide or any attempt thereof
- You during the travel period engaging in any occupation involving manual labor
- Flying as a pilot or crew member in any aircraft other than as a fare paying passenger in an aircraft licensed for passenger service
- Childbirth, miscarriage, pregnancy or any other complications thereof
- Intoxicating liquor or drug not prescribed by registered medical practitioner
- Criminal acts
- Travelling contrary to medical advice or specifically to obtain medical treatment

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 certificate of insurance 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 details/life profile including your occupation and personal pursuit which would affect the risk profile. 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](http://www.insuranceinfo.com.my).

If you have any enquiries about our Travel Partner 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](http://www.tokiomarine.com)

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#### 10. Other types of similar Personal Accident cover available

- Annual Travel Partner Insurance
- Domestic Travel Partner Insurance
- 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 01/04/2015

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