



TOKIOMARINE  
INSURANCE GROUP

Date : <dd/mm/yyyy>

## PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

### 1 What is Personal Smart Shield ? (This is an insurance product)

Personal Smart Shield is a non-participating plan that offers insurance protection for a period of 10 year(s) to the Life Assured who has obtained a personal loan from the financial institution. It pays a lump sum benefit upon Death or Total and Permanent Disability (TPD) during the term of the Life Assured's insurance coverage under this policy.

The benefits covered will reduce throughout the term of the Life Assured's insurance coverage under this policy.

This plan does not participate in the profits of Tokio Marine Life Insurance Malaysia Bhd ("the Company").

### 2 Know Your Coverage/Benefits

As an illustration, for RM 4,305.00, you will receive the following life insurance coverage.

Death	<b>RM 100,000, which reduces throughout the coverage term as stated in the Certificate of Insurance.</b> In the event of Death occurred due to non-accidental causes within the first 6 months from the Effective Date of Insurance, only the total premium paid will be refunded.
Total and Permanent Disability (TPD)	<b>RM 100,000, which reduces throughout the coverage term as stated in the Certificate of Insurance.</b> In the event of TPD occurred due to non-accidental causes within the first 6 months from the Effective Date of Insurance, only the total premium paid will be refunded.

Your life insurance **excludes**:

- Suicide - if death was due to suicide within 1 year from the the Effective Date of Insurance.
- Pre-existing conditions that you had, or had symptoms of, before buying the plan (e.g. medical conditions).

**Note:** This list is **non-exhaustive**. You must refer to the Certificate of Insurance and Master Policy for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:  
03-2603 3999



Email us at:  
[customercare@tokiomarinelife.com.my](mailto:customercare@tokiomarinelife.com.my)



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### 3 Know Your Obligations

<b>For this life insurance, you must pay a premium of :</b>	
Single Premium:	<b>RM 4,305.00</b>
Policy Coverage Term: <b>10 years</b>	
Premium Payment Term: <b>This is a single premium product.</b>	
You also have to pay the following fees and charges :	
Commission	<b>10% of premium or RM 430.50, which forms part of the single premium.</b>
Sales and Service Tax (SST)	<b>RM 0.00</b>

### 4 Other Key Terms

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
  - Claim Notification - Written notification must be given to us within six (6) months from the date of death or TPD. Please refer to our corporate website to understand the claim procedures.
- Note:** This list is **non-exhaustive**. Please refer to the Certificate of Insurance and Master Policy for the full list of terms and conditions under the policy.

### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Cooling-Off Period** - You may cancel your policy by returning to the Policy Owner the Certificate of Insurance within 15 days after your Certificate of Insurance has been delivered to you. Upon cancellation of the policy, the Single Premium paid (less any medical fee incurred) will be refunded.
- **After Cooling-Off Period** - You may cancel your policy at any time by written request to the Policy Owner. Upon cancellation of the policy, we shall refund you the Surrender Value, less any indebtedness.

#### IMPORTANT NOTE:

**YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OF INSURANCE AND MASTER POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

**The benefit(s) payable under eligible certificate of insurance is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tokio Marine Life Insurance Malaysia Bhd. or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).**

**This insurance plan is underwritten by Tokio Marine Life Insurance Malaysia Berhad [199801001430 (457556-X)], a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.**

**RHB Bank Berhad [196501000373 (6171-M)] is a distributor of this insurance plan and located at RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur.**