

# Tokio Marine VitalCover Insurance



**TOKIO MARINE**  
INSURANCE GROUP

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

## 1. What is this product about?

This is an income plan product that pays a lump sum benefit for hospitalization or death due to respiratory diseases including Covid-19.

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

This policy pays the following benefits in the event you are hospitalized due to Respiratory Disease and/or Coronavirus Disease 2019 (Covid-19):

- Hospital Allowance Benefit due to respiratory disease and/or Coronavirus Disease 2019 (Covid-19)
- Coronavirus Disease 2019 (Covid-19) Benefit without Hospitalisation
- Funeral Expenses for death due to Respiratory Disease and/or Coronavirus Disease 2019 (Covid-19)

The Hospital Allowance Benefit and Coronavirus Disease (Covid-19) Benefit are mutually exclusive.

Note: Please refer to the policy contract for details of cover. Duration of cover is for one year only. You need to renew your cover annually.

## 3. How much premium do I have to pay?

Annual Premium	Plan 1000	Plan 2000	Plan 3000
	RM88.00	RM155.00	RM218.00

Premium is subject to RM10 Stamp Duty.

Premium rates are not guaranteed and may be adjusted on a portfolio basis resulting in adjustments to each insured member's renewal premium. Premiums may be adjusted in consideration of increase of claims cost and any other factors which may materially affect the sustainability of the portfolio. The company will notify the insured person in writing at least 30 days before the policy anniversary for any revision of premium.

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

- Service Tax : Exempted for Individual policy
- Stamp duty : RM10.00
- Commissions paid to the insurance intermediaries (if any) : 15% of premium for Individual Policy

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

- **Age Limit:** age next birthday of 16 years old to 55 years old
- **Importance of Disclosure:**  
According to Schedule 9 of the Financial Services Act 2013, failure to declare information truthfully and accurately may affect acceptance of the risk leading to this coverage being void and denial of claim. If you notice any inaccurate information or to provide additional information, please inform us immediately for our review and consideration.
- **Territorial Limit** - the Event of Cover must be diagnosed in Malaysia by a Physician.
- **Multiple Policy** - If there is more than one policy effected by you concurrently, we will pay you the benefits under a policy with the highest benefits. We will terminate the other policies and a refund of the premium will be allowed.
- **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.
- **Cooling-off Period**  
You have the right to return this Policy within 15 days after we deliver it to you, if, for any reason, you are not satisfied with this Policy.
- **Qualifying / Waiting Period**  
Insurer will not pay the claim if insured has been diagnosed or hospitalized due to Respiratory Disease or Covid-19 within 14 days from the commencement date of the policy.
- **Period of Cover and Renewal**  
This Policy shall become effective as stated in the Policy; the policy is renewable at the premium rates in effect as that time as notified; and the policy is renewable at insurer's option. Application for change of benefits can only be made at renewal and subject to Acceptance upon renewal.

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

The Policy does not cover:

- a) Hospitalisation of any Respiratory Disease within 14 days from the commencement date of this Policy;
- b) Insured Person has been diagnosed Coronavirus Disease 2019 (Covid-19) within 14 days from the commencement date of this Policy;
- c) Hospitalisation of any Pre-Existing Respiratory Disease within 90 days from the commencement date of this Policy;
- d) Respiratory Disease that is not been diagnosed by a Physician who is duly registered with Malaysian Medical Council;
- e) Insured Person does not require hospitalization for Respiratory Disease condition;
- f) Any accidental injury or sickness/illness other than Respiratory Disease and/or Coronavirus Disease 2019 (Covid-19);
- g) More than one Respiratory Disease claim is submitted within a policy year excluding Funeral Expenses;
- h) Insured Person who has been diagnosed and is with or without treatment for Cancer and AIDS/HIV;
- i) Any conditions affects the organs related to:
  - i) Nose;
  - ii) Pharynx;
  - iii) Larynx.

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

## 7. What is Pre-existing Condition?

Any Respiratory conditions that the Insured Person has reasonable knowledge of on or before the effective date of this Policy. An Insured Person may be considered to have reasonable knowledge of a Pre-existing Respiratory Disease Condition where the condition is one for which:-

- a) the Insured Person had received or is receiving treatment;
- b) medical advice, diagnosis, care or treatment has been recommended;
- c) clear and distinct symptoms are or were evident; or
- d) its existence would have been apparent to a reasonable person in the circumstances.

## 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 based on our short period rates for the period of the policy which has been in force. No refund premium is allowed if there is a claim has been paid 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/personal details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorized agents, branch office or our customer service unit.

## 10. Where can I get further information?

Should you require additional information about our other Medical Insurance, please refer to the insurance info booklet on 'Medical & Health Insurance' available at all our branches or you can obtain a copy from your insurance intermediary or visit our website at [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

## 11. Other types of Medical and Health Insurance cover available.

- Premier Medic Partner
- Medic Plus Insurance
- Mosbite
- Group Hospital and Surgical Insurance

If you have any enquiries about our Tokio Marine VitalCover Insurance or any other types of Medical 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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### IMPORTANT NOTE

You should satisfy yourself that this policy will best serve your needs and that premium payable under this plan is an amount you can afford. You should read and understand the insurance policy and contact the insurance company directly for more information.

The information provided in this disclosure sheet is a brief summary for quick and easy reference.

The exact terms and conditions that apply are stated in the policy contract.

The information provided in this disclosure sheet is valid as at 01/05/2020.