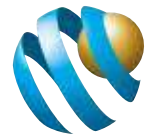


Date: \_\_\_\_\_

Product Disclosure Sheet

# AEONCare PA Insurance

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



**TOKIO MARINE**  
INSURANCE GROUP

## 1. What is this product about?

This product will compensate you for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your death or disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative.

On top of that, this product also reimburses you against the loss of cash withdrawn or cash you are forced to withdraw from your account via the use of ATM. In addition, this product also covers the outstanding loan amount due under the Personal Loan Agreement between you and AEON Credit Service (M) Berhad or the amount outstanding as the date of occurrence on the credit card taken up by you with AEON Credit Service (M) Berhad in the event you suffer either death or permanent disablement (as stipulated under Benefit 7 of the policy) due to an accident.

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

This product provides 24 hours worldwide cover including accidental death or bodily injury caused by or due to :

- Whilst participating in any sports on an amateur basis not specifically excluded by the policy
- Strike Riot and Civil Commotion provided you are not directly participating in such activities
- Motor-cycling as a rider or a pillion rider (excluding whilst engaging in racing, pace making speed contest reliability trials), provided that it is a condition precedent to liability that you possess a valid license unless at the time of accident you are a pillion rider
- Drowning, Electrocution, Gas Inhalation
- Food and Drink Poisoning
- Harmful insects bites (excluding disease transmitted by such insects), snake and animal bites
- Hijacking whether in aircraft, vessel or any other public conveyance
- Disappearance and exposure to elements
- Unprovoked murder or assault
- Fire, convulsion of nature such as earthquake, windstorm, flood, typhoon, lightning

### Benefits

- |                         |                         |   |
|-------------------------|-------------------------|---|
| ■ Death                 | ■ Ambulance Fees        | ■ ATM Assault and Robbery                   |
| ■ Permanent Disablement | ■ Bereavement Allowance | ■ Loan Amount or Credit Card Amount Benefit |
| ■ Medical Expenses      | ■ Hospital Income       | ■ Renewal Bonus                             |

Note : Please refer to the scale of benefits for death and disablement in the policy contract. Duration of cover is for one year. You need to renew your insurance cover annually.

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

The premium that you have to pay depends on the plan you had selected. However, it may vary depending on our underwriting requirements.

Plan : \_\_\_\_\_

The premium that you have to pay is : RM \_\_\_\_\_

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

- Service Tax : 6%
- 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

- 16 years old to 65 years old

### 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.

### Compensation / Indemnity

- We will pay for compensation on death or injury (Permanent Disablement) in accordance with the "Permanent Disablement Schedule of Compensation" attached to the policy. However for claim such as surgery benefit, 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 surgery benefit.

#### 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.

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

This policy does not cover death or injury caused by or due to :

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- Pre-existing physical or mental defect or infirmity
- Illness, disease, infections
- Childbirth, miscarriage, pregnancy or any other complications thereof
- Criminal or unlawful acts
- Professional sports activities of any kind
- Radioactive and nuclear weapon material accidents

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 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.

#### 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/personal 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.

#### 9. Where can I get further information?

Should you require additional information about Personal Accident insurance, please refer to the insuranceinfo booklet on 'Personal Accident 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 AEONCare PA Insurance 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)

Tokio Marine Insurans (Malaysia) Berhad  
29th Floor, Menara Dion  
27, Jalan Sultan Ismail  
50250 Kuala Lumpur

Tel: 03-2026 9808, 03-2783 8383  
Fax: 03-2026 9708

#### 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 01/09/2018

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